STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

IN THE MATTER OF THE APPLICATION OF JOSEPH M. TEDRICK FOR AN OREGON RESIDENT INSURANCE PRODUCER'S LICENSE	)))))	**STIPULATION and CONSENT ORDER (Probation)** **Case No. INS 15-11-022**

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), pursuant to the authority set forth in ORS 744.074, and having reviewed the files and records of the Oregon Insurance Division, makes the following:

FINDINGS OF FACT:

1. Joseph M. B. Tedrick ("Tedrick") has applied for an Oregon Resident Insurance Producer's License ("License");
2. As part of the application process, Tedrick completed and submitted to the Director an application form indicating that he had been convicted of a misdemeanor.
3. The Director's review of Tedrick's criminal history revealed that he was convicted of multiple person felonies in 2008, and when contacted, Tedrick confirmed that his convictions arose out of an incident in which he shot another person with a firearm.

CONCLUSIONS:

1. Under OAR 836-072-0015 *et seq*, the Director is charged with making a fitness determination regarding an applicant for a License. As part of that determination, the Director may review an applicant's criminal history and may refuse to issue a License to an applicant who has committed certain crimes and whom the Director determines would pose a risk of harm to the insurance-buying public.
2. Under ORS 744.074(1)(f) the Director may refuse to issue a License to an applicant who has been convicted of a felony, or may issue a License and place such an applicant on probation.
3. Defendant's felony convictions would justify the Director's refusal to issue a License or decision to issue a License subject to terms of probation under ORS 744.074(1)(f).

PROPOSED ORDER

The Director proposes to issue a License to Tedrick, subject to the terms of probation set forth below and contingent upon Tedrick's written stipulation to comply with those terms.

STIPULATION TO ORDER AND TERMS OF PROBATION:

Tedrick stipulates to the foregoing findings of fact and conclusion and agrees that in consideration of the Director's issuance of a License he will comply with following terms of probation:

1. Tedrick will obey all federal, state, and local laws;
2. Tedrick will comply with all applicable insurance statutes, rules, and regulations;
3. Tedrick will comply with all requirements of his post-prison supervision and will report to the Director within 14 days any complaints or petitions filed against him alleging violation of his post-prison supervision;
4. Tedrick will remain current on any court-ordered financial obligations at all times while the License is in effect;
5. Tedrick will complete two hours of Continuing Education in Ethics and submit proof of completion to the Director within 180 days of issuance of the License—this Continuing Education requirement is in addition to any other Continuing Education requirement for maintenance of a License;
6. Within 30 days of issuance of a License to Tedrick, and not less than each six months thereafter, Tedrick will deliver to the Director an accounting for each trust account that Tedrick maintains or over which Tedrick has signature authority;
7. Tedrick will not serve as the designated licensed insurance producer for a business entity (DLRP) under ORS 744.059(2)(b) without express written consent of the Director;
8. Tedrick will report to the Director within 14 days any new criminal charges brought against him as well as the disposition of any criminal charges against him that are dismissed, that result in a judgment of conviction, or that are otherwise resolved during the term of probation;
9. Tedrick will report to the Director in writing not later than the tenth day of each calendar month, providing a description of his insurance-related activities during the preceding month;
10. The term of probation will be two years from the issuance of a License to Tedrick unless extended by the Director.

Tedrick further agrees that during the two-year term of probation the Director may, in the Director's discretion, immediately extend the length of probation, modify the terms of probation, or suspend or revoke Tedrick's License based upon the Director's receipt of information regarding any misconduct or improper activity by Tedrick, including, without limitation: any criminal investigation or pending criminal charges against Tedrick that begin or continue during the probationary period; the commencement or continuation of an investigation by the Oregon Insurance Division, any agency of the State of Oregon, or any comparable organization of another state or territory of the United States related to Tedrick's insurance activities; any civil charges or official investigations involving allegations of fraud or dishonesty against Tedrick; the initiation of a violation proceeding related to Tedrick's post-prison supervision; or information tending to show that Tedrick failed to comply with any term of probation.

In further consideration of the Director's issuance of a License, Tedrick consents to entry of this order, including the stated terms of probation, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

Dated NOV 10th 2015

Joseph M. Tedrick

State of OREGON
County of Marion

Signed or attested before me on 11/10, 2015 by JOSEPH M TEDRICK.

Notary Public / State of Oregon

OFFICIAL SEAL
LINDA J ROTHENBERGER
NOTARY PUBLIC-OREGON
COMMISSION NO. 476327
MY COMMISSION EXPIRES MARCH 22, 2017

FINAL ORDER

The Director incorporates the above Findings of Fact, Conclusions of Law, and Stipulation to Order and Terms of Probation, adopts them as the Director's final decision in this proceeding, and orders that the actions stated therein be taken.

Dated 11/10/15

Laura N. Cali
Oregon Insurance Commissioner
for the Director, Department of Consumer
and Business Services