**STATE OF OREGON**
**DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**
**INSURANCE DIVISION**

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| **In the Matter of the Application of Kevin T. Aldrich for an Oregon Resident Insurance Producer's License** | **)** | **STIPULATION and CONSENT ORDER Case No. INS 15-02-001** |

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. Kevin T. Aldrich ("Aldrich") has applied for an Oregon Resident Insurance Producer's License ("License").
2. As part of the application process, Aldrich completed and submitted to the Director an application form indicating that he had never been convicted of a misdemeanor crime.
3. Aldrich's background check showed that Aldrich was convicted of Disorderly Conduct, a misdemeanor crime, on October 5, 2009.
4. Aldrich later admitted to the conviction.

**Conclusions:**

1. Under ORS 731.988(1) the Director may impose a civil penalty upon any individual who violates a provision of the Insurance Code.
2. Accurate information about an applicant's criminal history is material to the Director's decision whether to issue a License.
3. Aldrich's statement in his application that he had not been convicted of any misdemeanor crime was incorrect, misleading, incomplete, and materially untrue.
4. Under ORS 744.074(1)(a), the Director may refuse to issue a License, or take any other action authorized by the Insurance Code, if the Director finds that an applicant has provided incorrect, misleading, incomplete or materially untrue information in a license application.

Based upon the foregoing, the Director finds it appropriate to issue a License to Aldrich, subject to a civil penalty of $500 for providing incorrect, misleading, incomplete or materially untrue information in a license application.

**Stipulation to Order and Civil Penalty:**

Aldrich stipulates to the foregoing facts and agrees that in consideration of the Director's issuance of a License he will pay a civil penalty of $500.

The Director hereby imposes a civil penalty of $500 which is due and payable at the time this order is signed on behalf of the Director.

In further consideration of the Director's issuance of a License, Aldrich consents to entry of this order, including the civil penalty of $500, and hereby waives any and all hearing rights as well as any rights to judicial or administrative review of this order.

Dated February 11, 2015 /s/ Kevin T. Aldrich
Kevin T. Aldrich

State of OREGON
County of Deschutes

Signed or attested before me on February 11, 2015 by Kevin Aldrich.

/s/ Anne C. Harmon.
Notary Public - State of Oregon

**FINAL ORDER**

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

Dated February 17, 2015 /s/ Laura Cali
Laura Cali
Oregon Insurance Commissioner
for the Director, Department of Consumer
and Business Services