STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of the Application of Michael Roll for an Oregon Resident Insurance Producer's License	))))	**STIPULATION and CONSENT ORDER Case No. INS 15-08-020**

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, proposed to make the following:

Findings of Fact:

1. Michael Roll ("Roll") applied for an Oregon Resident Insurance Producer's License ("License") on July 2, 2015.
2. As part of the application process, Roll completed and submitted to the Director a license application form. In response to a question on that form asking whether Roll has ever been convicted of a misdemeanor, Roll answered "No." That question expressly requires applicants who have been convicted of a misdemeanor to attach to the application a written statement explaining the circumstances of each incident, a copy of the charging document, and a copy of the official document, which demonstrates the resolution of any final judgment.
3. Roll's background check revealed Roll was convicted on September 15, 2011 of misdemeanor Disorderly Conduct in the Municipal Court of the City of Camas, County of Clark, State of Washington. Case No. 46162.
4. Roll has since provided the documentation regarding the misdemeanor 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. 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 an applicant provides incorrect, misleading, incomplete or materially untrue information in a license application.

3. Accurate information about an applicant's criminal history is material to the Director's decision whether to renew a license.
4. Roll's statement on his application that Roll has not been convicted of a misdemeanor was incorrect, misleading, incomplete or materially untrue.
5. Based on the foregoing, the Director proposes to issue a license to Roll, contingent upon a payment of a civil penalty of $500 for providing incorrect, misleading, incomplete or materially untrue information in a license application.

Stipulation to Order and Civil Penalty:

Roll stipulates to the foregoing facts and conclusions and agrees that he will pay a civil penalty of $500.

Roll acknowledges that this Stipulation and Consent Order is an administrative action that the Director will report to the National Association of Insurance Commissioners (NAIC), and further acknowledges that he may be required to report this administrative action to any states in which he holds an insurance license and must disclose this administrative action on any insurance license application.

The Director hereby imposes a civil penalty of $500, which is due and payable within 30 days of the final execution of this Stipulation, and directs that Roll is issued a license upon execution of this stipulation by all parties and after payment of the civil penalty.

In further consideration of the Director's issuance of a license, Roll 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__11-25-2015_____ ___/s/ Michael Roll_____
Michael Roll

State of Oregon____
County of Washington__
Signed or attested before me on _11/25_, 20 _15_ by __Jayne Giles__

__/s/ Jayne Giles_____
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 10/29/15

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