STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of:	Case No. INS-16-0019
ELIZABETH D. STUART, Applicant.	ORDER TO CEASE AND DESIST, FINAL ORDER TO ISSUE LICENSE, FINAL ORDER ASSESSING CIVIL PENALTY AND CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting in accordance with the Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750 ("Insurance Code") and specifically ORS 744.074, has conducted an investigation into the Oregon Resident Insurance Producer License application of Elizabeth D. Stuart ("Stuart").

Stuart wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Stuart hereby CONSENTS to entry of this Order.

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. Stuart applied for an Oregon Resident Insurance Producer License ("License") on or around November 25, 2015.

2. As part of the application process, Stuart completed and submitted to the Division of Financial Regulation ("Division"), formerly the Insurance Division, an application form indicating that she had never been convicted of a felony or

misdemeanor.

3. During review of the application, the Division learned that Stuart was convicted of a misdemeanor. On October 13, 2011, Stuart was convicted of improper use of an emergency reporting system, a misdemeanor, in Clackamas County Circuit Court.

4. After the application was filed, and the prior criminal conviction was discovered, Stuart admitted to being the subject of the conviction.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. Accurate information about an applicant's history of criminal conviction is material to the Director's decision whether to issue a License.

6. Stuart's representation in her application that she had not been convicted of a misdemeanor was incorrect, misleading, incomplete, or materially untrue.

7. Under ORS 744.074(1)(a), the Director may refuse to issue an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, if an applicant provides incorrect, misleading, incomplete or materially untrue information in the license application.

8. Under ORS 731.988(1) the Director may impose a civil penalty of up to $1,000 per violation upon any individual who violates a provision of the Insurance Code.

ORDERS

Now therefore, the Director issues the following Orders:

9. As authorized by ORS 731.252(1), the Director ORDERS Stuart to CEASE AND DESIST from violating any provision of the Insurance Code or the administrative rules promulgated thereunder.

10. Based upon the foregoing and in accordance with ORS 731.988(1), the

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Director ORDERS that a Resident Insurance Producer License be issued to Stuart, subject to a CIVIL PENALTY of $500 for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

11. The CIVIL PENALTY assessed herein is due and payable to the Department of Consumer and Business Services at the time this order is returned to the Division.

SO ORDERED this 16 day of February, 2016.

PATRICK M. ALLEN, Director
Department of Consumer and Business Services

/s/ Laura Cali
Laura N. Cali, Insurance Commissioner
Administrator, Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Elizabeth Stuart, state that I have read the foregoing Order and that I know and fully understand the contents hereof; that the factual allegations stated herein are true and correct; that I have been advised of my right to a hearing, and that I have been advised of my right to be represented by counsel in this matter; that I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this order; that I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Insurance Code by me; and that I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Elizabeth Stuart
Signature

State of Oregon

County of Marion

Signed or attested before me on this 8th day of February, 2016 by Elizabeth Stuart.

/s/ Stacy R. Berkey

Notary Public

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