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

In the Matter of:	Case No. INS-16-0032
EREN L. THORNE STARR, Applicant.	ORDER TO CEASE AND DESIST, 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 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 Eren Thorne Starr and Eren Starr Agency ("Respondent").

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

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

FINDINGS OF FACT

The Director FINDS that:

1. Respondent has an Oregon Resident Insurance Producer License ("License").

2. An investigation began when Mistee Thomas ("Thomas") filed a complaint with the Director alleging the Eren Starr Agency forged her and her husband's signature on a life insurance application.

3. During the investigation, the Respondent admitted to certifying that she witnessed the Thomases signatures on the application even though the Thomases were not present and she knew that they had not signed the application.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

4. Respondent violated ORS 744.074(1)(h) by using fraudulent or dishonest practices in the conduct of business by certifying signatures that she knew to be forged.

5. Under ORS 744.074(1)(b), the Director may place a licensee on probation or suspend, revoke or refuse to issue or renew an insurance producer license and may take other actions authorized by the Insurance Code for anyone violating any insurance laws, or violating any rule.

6. Under ORS 731.988(1) the Director may impose a civil penalty upon a business entity, up to $10,000, and upon an individual, up to $1000, for violating a provision of the Insurance Code.

ORDERS

Now therefore, the Director issues the following Orders:

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

8. Based upon the foregoing and in accordance with ORS 731.988(1), the Director ORDERS a CIVIL PENALTY of $1000 for certifying signatures that were known to be forged.

9. The Director agrees to SUSPEND the collection of $500 of the $1000 CIVIL PENALTY assessed herein, upon the condition that Respondent complies with all terms and conditions set out in this Order and commits no new violations of the Oregon Insurance Law or any administrative rules adopted thereunder.

10. If Respondent complies with all of the terms and conditions set out in this Order and commits no violations of the Oregon Insurance Law during the three (3) year period from the date of issuance of this Order, the Director hereby agrees to WAIVE the

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$500 suspended CIVIL PENALTY.

11. The Director reserves the right to immediately assess and collect the $500 suspended CIVIL PENALTY upon a determination that Respondent has violated any term of this Order.

12. The remaining portion of the CIVIL PENALTY assessed against Respondent in the amount of $500 (five hundred dollars) is due and payable to the Department of Consumer and Business Services at the time this Order is returned to the Division.

13. This ORDER is a Final Order under ORS 183.310(6)(b). Subject to that provision, the entry of this Order does not limit other remedies that may be available to the Director under Oregon law.

SO ORDERED this 24 day of February, 2016.

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

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

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CONSENT TO ENTRY OF ORDER

I, Eren Thorne Starr , 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 Oregon 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/ Eren Thorne Starr

Signature

State of Oregon

County of Clackamas

Signed or attested before me on this 18 day of February , 2016

by Jeffrey B Kimalehto

/s/ Jeffrey B Kimalehto

Notary Public

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