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

In the Matter of:	Case No. INS-16-0036
DIVERSIFIED INSURANCE GROUP, 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 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 Non-Resident Insurance Producer License application of Diversified Insurance Group ("Applicant").

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

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

FINDINGS OF FACT

The Director FINDS that:

1. Applicant has applied for a Non-Resident Insurance Producer License ("License").

2. As part of the application process, Applicant completed and submitted to the Division of Financial Regulation ("Division"), formerly the Insurance Division, an application form indicating that they had never been subject to administrative action.

3. During review of the application, the Division learned that Applicant was

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

subject to administrative action in Utah in 2012 that resulted in an administrative forfeiture in the amount of $1,500.

4. After the application was filed, and the prior administrative action was discovered, Applicant admitted to being the subject of that action.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

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

6. Applicant's representation in their application that they had not been subject to administrative action was incorrect, misleading, incomplete, or materially untrue.

7. Under ORS 731.260, no person shall file with the Director any application known to be false or misleading.

8. 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.

9. Under ORS 731.988(1) the Director may impose a civil penalty of up to $10,000 per violation upon any person who violates a provision of the Insurance Code.

ORDERS

Now therefore, the Director issues the following Orders:

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

11. Based upon the foregoing and in accordance with ORS 731.988(1), the Director ORDERS that a Non-Resident Insurance Producer License be issued to Applicant, subject to a CIVIL PENALTY of $500 for providing incorrect, misleading,

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

incomplete, or materially untrue information in a license application.

12. The CIVIL PENALTY assessed herein is due and payable at the time this Order is returned to the Division.

SO ORDERED this 8th day of March, 2016.

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

/s/ David Tatman
David C. Tatman, Chief of Enforcement
Division of Financial Regulation

[The remainder of this page intentionally left blank.]

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

ENTITY CONSENT TO ENTRY OF ORDER

I, Jeana L. Hutchings, state that I am an officer of Diversified Insurance Group and I am authorized to act on its behalf. I have read the foregoing order, and I know and fully understand the contents hereof. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. Diversified Insurance Group voluntarily and without any force or duress consents to the entry of this order expressly waiving any right to a hearing in this matter Diversified Insurance Group understands that the Director reserves the right to take further actions to enforce this order or to take appropriate action upon discovery of other violations of the Oregon Insurance Code. Diversified Insurance Group will fully comply with the terms and conditions stated herein.

Diversified Insurance Group understands that this order is a public document.

DIVERSIFIED INSURANCE GROUP

/s/ Jeana L. Hutchings
Signature

State of Utah

County of Salt Lake

There appeared before me on this 1st day of March, 2016, Jeana L. Hutchings who was first duly sworn on oath, and stated that she was and is an officer of Diversified Insurance Group and that she is authorized and empowered to sign this Consent to Entry of Order on behalf of Diversified Insurance Group and to bind Diversified Insurance Group to the terms hereof.

/s/ Shannon Price
Notary Public

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