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

In the Matter of: SHAUN CHRISTIANSEN, Licensee.	Case No. INS-16-0059 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 Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750 ("Insurance Code") and specifically 746.100, has investigated the insurance related activities of Shaun Christiansen ("Licensee") and commenced this administrative proceeding in order to take enforcement action against Licensee.

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

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Licensee 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. Licensee has had an Oregon Resident Insurance Producer License ("License") since on or around June 29, 2011.

2. Licensee worked for Northwestern Mutual Life Insurance Company ("NWML") from July 15, 2011 until September 3, 2014.

3. On or around June 8, 2014, Licensee's ex-wife suggested to Licensee that

their daughter might have hearing issues.

4. On or around June 12, 2014, Licensee completed a NWML life insurance application and medical history questionnaire for his daughter. The medical history questionnaire did not disclose any potential hearing issues.

5. On or around June 12, 2014, Licensee's daughter was seen by an audiologist for a pediatric hearing evaluation.

6. On or around August 12, 2014, in a written response to NWML, Licensee admitted that the medical history questionnaire was not completely accurate because he suspected that his daughter had hearing issues and wanted to get the application submitted before she was treated and a medical record was created.

7. On or around September 29, 2014, the Division of Financial Regulation ("Division"), formerly the Insurance Division, received notification from NWML that Licensee was terminated for cause for failing to disclose material underwriting information on a life insurance policy application for his daughter.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. Under ORS 746.100, no person shall make a false or fraudulent statement or representation on or relative to an application for insurance.

9. 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:

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

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rules promulgated thereunder.

11. Based upon the foregoing and in accordance with ORS 731.988(1), the Director ORDERS that Licensee pay a CIVIL PENALTY of $1,000 for making a false or fraudulent statement or representation relative to an application for insurance in violation of ORS 746.100.

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

SO ORDERED this 18th day of April, 2016.

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

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

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CONSENT TO ENTRY OF ORDER

I, Shaun Christiansen, 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/ Shaun Christiansen

Signature

State of Oregon

County of Clackamas

Signed or attested before me on this 1st day of March, 2016 by Shaun Christiansen.

/s/ Dave Sherrill

Notary Public

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