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

In the Matter of:	Case No. INS-16-0233
TIMOTHY KREINEST, Licensee.	FINAL ORDER TO CEASE AND DESIST AND ORDER REVOKING LICENSE, ENTERED BY DEFAULT

On August 30, 2016, the Director of the Department of Consumer and Business Services ("Director"), by and through the Division of Financial Regulation, formerly the Oregon Insurance Division ("Division"), properly served notice ("Notice") on Timothy Kreinest ("Licensee") that the Director intended to issue an order revoking Licensee's nonresident insurance producer license.

The Notice offered Licensee an opportunity for a hearing if requested within 20 days of service of the Notice. The Notice further informed Licensee that if a hearing was not conducted because Licensee did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Licensee in this case would automatically become part of the contested case record for the purpose of proving a prima facie case.

The Director did not receive from Licensee a request for a hearing and did not conduct a hearing.

The Director finds that the record of this proceeding proves a prima facie case.

Now, therefore, after considering the relevant portions of the Division's file relating to this matter, the Director finds and orders as follows.

FINDINGS OF FACT

The Director FINDS that:

1. Licensee has been a licensed nonresident individual insurance producer since

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around April 29, 2014. Licensee's national producer number is 17253291.

2. In response to a consumer complaint, the Division, sent Licensee an inquiry letter on February 19, 2015, and set a response deadline of March 19, 2015. Licensee failed to reply.

3. On March 19, 2015, the Division contacted Licensee by telephone and left a voicemail message requesting a call back. Licensee failed to respond.

4. On August 30, 2016, the Division properly served notice on Licensee that the Director intended to revoke Licensee's nonresident insurance producer license. Licensee had 20 days to timely request a hearing. The Division did not receive a request for hearing from Licensee.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. Under ORS 731.252(1), whenever the Director has reason to believe that any person has been engaged or is engaging or is about to engage in any violation of the Insurance Code, the Director may issue an order to discontinue or desist from such violation or threatened violation.

6. Under ORS 731.296, The Director may address any proper inquiries to any licensee and any such person so addressed shall promptly and truthfully reply to such inquiries. Licensee violated ORS 731.296 by failing to promptly and truthfully reply to the Director's February 19, 2015 and March 19, 2015 inquiries.

7. Under ORS 744.074(1)(b), the Director may revoke an insurance producer license for violating any insurance laws.

ORDERS

Now, therefore, the Director issues the following Orders:

8. 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.

9. In accordance with ORS 744.074(1)(b), the Director hereby REVOKES Licensee's nonresident insurance producer license for violating ORS 731.296 by failing to promptly and truthfully reply to the Director's February 19, 2015 and March 19, 2015 inquiries.

SO ORDERED this 19th day of December, 2016.

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

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

You are entitled to judicial review of this order in accordance with ORS 183.482. You may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date this order is served.

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