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

In the Matter of:	Case No. INS-17-0116
ROBERT M. LYNN, Respondent.	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, 743B, 744, 746, 748 and 750 ("Insurance Code") and specifically 746.100, has investigated the insurance related activities of Robert M. Lynn ("Respondent") and commenced this administrative proceeding in order to take enforcement action against 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.

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350 Winter Street NE, Suite 410
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Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. Respondent has been licensed as an Oregon resident insurance producer since November 27, 2017. Respondent's national producer number is 17129813.

2. An SR-22 is a certificate which shows that a driver has liability insurance. An SR-22 is proof of "future responsibility" and is posted to the driver's driving record.[1]

3. On December 13, 2013, Respondent was appointed with Allstate Insurance

[1] http://www.oregon.gov/ODOT/DMV/pages/driverid/sr22.aspx

Company ("Allstate") to sells its products.

4. Between January 2015 and December 2015, Lynn falsified Allstate automobile insurance applications on 10 different occasions.

5. On or around May 31, 2016, Allstate terminated for cause Lynn's appointments with Allstate due to falsification of documents.

6. On or around June 2, 2016, the Division of Financial Regulation ("Division") received notification from Allstate that Lynn had been terminated for cause.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. Pursuant to 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, directed to such person, to discontinue or desist from such violation or threatened violation.

8. Pursuant to ORS 744.074(1)(h), 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 in lieu thereof or in addition thereto, for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

9. Lynn used fraudulent, coercive or dishonest practices, or demonstrated incompetence, untrustworthiness or financial irresponsibility on 10 different occasions as described in Paragraph 4.

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

11. Lynn violated ORS 746.100 by making false or fraudulent statements or

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representations on an application for insurance on 10 different occasions as described in Paragraph 4.

12. Pursuant to 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 in lieu thereof or in addition thereto, for violating any insurance laws, or violating any rule, subpoena or order of the Director.

13. Pursuant 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:

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

15. Based upon the foregoing and as authorized by ORS 731.988(1), the Director ORDERs that Respondent pay a CIVIL PENALTY of $1,000 per occurrence for 10 violations of ORS 746.100 for a total CIVIL PENALTY of $10,000.

16. The Director SUSPENDS the collection of the $10,000 CIVIL PENALTY assessed above and ORDERS that no further investigation or enforcement action as to the matters identified in this Order be taken against Respondent, provided Respondent complies with the following:

A. Respondent surrenders his resident insurance producer license effective the date of this Order.

B. Respondent agrees, for a period of seven years after the effective date of this Consent Order to not apply for any license authorized by ORS Chapter 744, ORS

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Chapter 86A, or ORS Chapter 59; or have any equity interest in, be an officer or director of, or be employed by or contracted with, any person that is issued any license authorized by ORS Chapter 744, ORS Chapter 86A, or ORS Chapter 59. Respondent may however own an interest in a publically traded insurance or financial services company not to exceed 1%.

17. If, before seven years after the effective date of this Consent Order, Respondent applies for any license authorized by ORS Chapter 744, ORS Chapter 86A, or ORS Chapter 59; or obtains any equity interest in, becomes an officer or director of, or becomes employed by or contracted with, any person that is issued any license authorized by ORS Chapter 744, ORS Chapter 86A, or ORS Chapter 59, the CIVIL PENALTY assessed above becomes immediately due and payable.

SO ORDERED this 17th day of October, 2017.

JEAN M. STRAIGHT, Acting 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, Robert M. Lynn, 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/ Robert Lynn

Signature

State of Oregon

County of Clackamas

Signed or attested before me on this 7th day of October, 2017 by Robert M. Lynn.

/s/ Hayden Byrd

Notary Public

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