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

In the Matter of: LAWRENCE J. LINDER and L.J. LINDER & ASSOCIATES INSURANCE SERVICES, INC., Respondents.	Case No. INS-18-0107 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER REVOKING LICENSES, ENTERED BY DEFAULT

On January 14, 2019, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), by and through the Division of Financial Regulation ("Division"), properly served notice ("Notice Order") on Lawrence J. Linder and L.J. Linder & Associates Insurance Services, Inc. (collectively "Respondents") that the Director intended to issue an order revoking Respondents' nonresident insurance producer licenses.

The Notice Order offered Respondents an opportunity for a hearing if requested within 20 days of service of the Notice Order. The Notice Order further informed Respondents that if a hearing was not conducted because Respondents did not timely request a hearing or otherwise defaulted, then the designated portion of the Division's file and all materials submitted by Respondents 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 Respondents 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.

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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
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FINDINGS OF FACT

The Director FINDS that:

1. L.J. Linder & Associates Insurance Services, Inc. ("L.J. Linder & Associates") is a California corporation with its principal place of business at 1865 Herndon Avenue, Suite K – Box 401, Clovis, CA 93611. L.J. Linder & Associates has been licensed as an Oregon nonresident business entity insurance producer since September 23, 1998 and its national producer number is 2224365.

2. Lawrence J. Linder ("Linder") is a California resident with his last recorded business and mailing address at 1865 Herndon Avenue, Suite K – Box 401, Clovis, CA 93611. Linder has been licensed as an Oregon nonresident individual insurance producer since September 23, 1998 and his national producer number is 2201753.

3. On September 19, 2018, the California Insurance Commissioner issued an Order, in CDI File No. VA 201600500, revoking the resident insurance agent licenses of Linder and L.J. Linder & Associates effective October 19, 2018.

4. On January 14, 2019, the Division properly served Respondents with a Notice Order. Respondents had 20 days to timely request a hearing. The Division did not receive a request for hearing from Respondents.

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CONCLUSIONS OF LAW

The Director CONCLUDES that:

5. 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 to discontinue or desist from such violation or threatened violation.

6. Pursuant to ORS 744.074(1)(i), 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 cancellation, revocation, suspension or refusal to renew by any state of a license or other evidence of authority to act as an adjuster or an insurance producer or consultant. The record of the cancellation, revocation, suspension or refusal to renew shall be conclusive evidence of the action taken.

ORDERS

Now, therefore, the Director issues the following Orders:

7. Pursuant to ORS 731.252(1), the Director hereby ORDERS Respondents to CEASE AND DESIST from violating any provision of the Insurance Code or the administrative rules promulgated thereunder.

8. Pursuant to ORS 744.074(1)(i), the Director hereby REVOKES L.J. Linder & Associates' Oregon nonresident insurance producer license for revocation of its California resident insurance agent license as described in Paragraph 3 above.

9. Pursuant to ORS 744.074(1)(i), the Director hereby REVOKES Linder's Oregon nonresident insurance producer license for revocation of his California resident insurance agent license as described in Paragraph 3 above.

SO ORDERED this 12th day of March, 2019.

CAMERON C. SMITH, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

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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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