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

In the Matter of: ADAM R. CROWELL, Respondent.	Case No. INS-20-0093 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER SUSPENDING LICENSE AND ASSESSING CIVIL PENALTY, ENTERED BY CONSENT

The Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), through the Division of Financial Regulation (the "Division"), conducted an investigation of Adam R. Crowell ("Crowell") and determined that he violated certain provisions of the Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 743B, 744, 746, 748, and 750 and the rules promulgated thereunder (collectively, the "Insurance Code").

Crowell cooperated with the Division's investigation and wishes to settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Crowell hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law as stated below.

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FINDINGS OF FACT

The Director FINDS that:

1. Crowell is a resident insurance producer who has been licensed in Oregon since July 2012. His National Producer Number is 16704462.

2. Crowell was appointed as an agent with MetLife Home & Auto Insurance ("MetLife" or the "company") for two terms. The first term was from February 18, 2013

to April 23, 2014, and the second term was from May 1, 2015 to July 3, 2018.

3. From January 2017 to March 2018, Crowell submitted 28 insurance applications to MetLife containing inaccurate information. The inaccuracies were a result of Crowell changing each application's prefilled information, such as the name of the insured's prior insurance carrier and the time period the insured was with the prior insurance carrier. Crowell did not document the reason for changing the prefilled information as MetLife's procedures required.

4. Of the 28 insurance applications, 21 were for existing MetLife clients ("Existing Client Applications"). Because Crowell had changed the names of the prior insurance carrier for the Existing Client Applications, MetLife issued policies that were classified as new policies instead of renewals. Consequently, Crowell received higher commissions and earned reimbursement credits for generating what appeared to be new business.

5. Crowell received an overpayment of $1,956.96 in commissions and $2,199.93 in reimbursement credits for the Existing Client Applications, for a total of $4,156.89—a sum he would not have received had those applications been processed as renewals instead of new business.

6. As a result of his conduct, Crowell's appointment with MetLife was terminated on July 3, 2018.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. By submitting 28 insurance policies containing inaccurate information, Crowell used dishonest practices or demonstrated incompetence or untrustworthiness in the conduct of business in this state or elsewhere, in violation of ORS 744.074(1)(h).

8. ORS 744.074(1)(h) authorizes the Director to suspend, revoke, or refuse to issue a license for using dishonest practices or demonstrating incompetence or

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untrustworthiness in the conduct of business in this state or elsewhere.

9. The Director has reason to believe that Crowell violated ORS 744.074(1)(h). Thus, the Director may order Crowell under ORS 731.252(1) to cease and desist from violating that statute.

10. ORS 731.988(1) authorizes the Director to impose upon Crowell a civil penalty of up to $1,000 per violation of the Insurance Code.

11. In addition to the civil penalty specified in ORS 731.988(1), ORS 731.988(2) authorizes the Director to require Crowell to forfeit and pay to the General Fund of the State Treasury a civil penalty up to the amount by which Crowell profited in the transactions that violated ORS 744.074(1)(h).

ORDERS

Now therefore, the Director issues the following Orders:

12. As authorized by ORS 731.252(1), the Director ORDERS Crowell to CEASE AND DESIST from violating ORS 744.074(1)(h).

13. As authorized by ORS 744.074(1)(h), the Director SUSPENDS Crowell's Oregon individual resident insurance producer license ("License") for 24 MONTHS, starting 30 days from the date of this Order.

14. As authorized by ORS 731.988(1), the Director ORDERS Crowell to pay a CIVIL PENALTY of $14,000 for violating ORS 744.074(1)(h).

15. As authorized by ORS 731.988(2), the Director ORDERS Crowell to pay a CIVIL PENATLY OF $4,156.89, the amount by which he profited from submitting inaccurate insurance applications.

16. The Director SUSPENDS $14,000 of the civil penalty assessed above, provided Crowell:

A. Completes six hours of continuing education ("CE") classes in ethics within 24 months of the date of this Order, in addition to the CE classes required to maintain his

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License, and submit proof of completion to the Director at 350 Winter Street NE, Room 410, Salem, OR 97301 or DFR.ReportEnforcement@oregon.gov;

B. Completes all other requirements to maintain his License, even during the License's suspension, including filings and payment of fees; and

C. Does not violate the Insurance Code and this Order.

17. If Crowell adheres to the above conditions, the suspended portion of the civil penalty ($14,000) will be waived three years from the date of this Order. However, if he fails to do so, the suspended portion of the civil penalty will become immediately due and owing.

18. Along with this Order, Crowell shall submit to the Director a sum of $656.89 as an initial payment for the unsuspended portion of the civil penalty. The balance of the unsuspended portion of the civil penalty shall be paid in seven monthly installments of $500.00 starting in June 2021. The monthly payments are due by the tenth day of each month.

19. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, entry of this Order does not limit the Director's authority to enforce this Order or take action against Crowell for violations of this Order or violations not included in this Order that are discovered after the date of this Order.

SO ORDERED this 4th day of May, 2021.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

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

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CONSENT TO ENTRY OF ORDER

I, Adam R. Crowell, state that I have read the foregoing Order and that I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. I have been advised of my right to a hearing and of the right to be represented by counsel in this matter. 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. 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 that I have committed other violations of the Insurance Code. I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Adam R. Crowell
Signature

State of Oregon

County of Baker

Signed or attested before me on this 3rd day of ~~Apr~~ May, 2021.

JC

/s/ Jody A. Colton

Notary Public
Exp. Feb. 13, 2024

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