

**MIKE WINSOR**  
Office of the Commissioner of  
Securities & Insurance  
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Helena, MT 59601  
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Attorney for the Department of Insurance

**BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE  
OFFICE OF THE STATE AUDITOR  
STATE OF MONTANA**

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IN THE MATTER OF	)	CASE NO.: INS-2010-102
	)	
THE INSURANCE PRODUCER LICENSE	)	<b>CONSENT AGREEMENT AND</b>
OF BRENDA HANSON,	)	<b>FINAL ORDER</b>
License #PR999610, and THE	)	
BUSINESS ENTITY APPLICATION FOR	)	
LICENSE OF BEST RATES INSURANCE,	)	
INC.,	)	
	)	
	)	
Respondents.	)	

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This Consent Agreement dated this 18 day of November, 2010, is between the Montana Insurance Department (“Department”), acting pursuant to the authority of the Mont. Code Ann. § 2-4-603 and the Montana Insurance Code, Mont. Code Ann. § 33-1-101, *et. seq.*, Brenda Hanson and Best Rates Insurance Inc. (collectively referred to herein as “Respondents.”)

**RECITALS**

WHEREAS, the Department, having conducted an investigation, determined that the Respondent Brenda Hanson engaged in conduct that did not comport with Mont. Code Ann. §§ 33-1-1202 and 33-17-1001(f).

WHEREAS, Respondents have cooperated and continue to cooperate with the Department.

WHEREAS, the Department and the Respondents agree that the parties' best interests would be served by entering into the following specific agreement and undertakings set forth below.

NOW THEREFORE, in consideration of the mutual undertakings established herein, the Department and the Respondents enter into the following:

**AGREEMENT**

The parties stipulate and agree to the following:

1. Imposition of an administrative penalty upon the Respondents in the amount of Five Thousand Dollars (\$5,000.00).
2. Payment of the administrative penalty shall be made in full within 24 months of the effective date of the Final Order as set forth in Paragraph 14 below. Respondents agree to pay said administrative penalty in monthly installments of at least Two Hundred Eight Dollars and Thirty-Three Cents (\$208.33) beginning 90 days from the effective date of the Final Order as set forth in Paragraph 14 below. Respondents understand that they may pay the administrative penalty sooner by making more than the minimum monthly payment amount stated above. All checks should be payable to the Montana State Auditor's Office and sent to the Commissioner of Securities and Insurance, Office of the Montana State Auditor, Attention: Mike Winsor, 840 Helena Avenue, Helena, MT 59601.
3. Respondent Best Rates Insurance, Inc. will be issued a probationary business entity license which shall be subject to the following conditions:

a. Best Rates Insurance, Inc.'s license will be placed on formal probation for a period of 24 months from the date of entry of the Final Order.

b. Respondents shall notify the Department's licensing bureau within ten days of any change in employment, home address, or name.

c. During the probationary period, Respondents shall, quarterly, submit copies of their bank statements for both client trust accounts and operating accounts to the Department's licensing bureau within 45 days following the end of each calendar quarter. For the quarter ending January 31, 2011, the Respondents shall submit to the Department's Licensing Bureau copies of the bank statements no later than March 15, 2011.

d. During the probationary period, Respondent Brenda Hanson shall complete approved insurance producer continuing education courses and meet the continuing education requirements for insurance producers. Respondent Brenda Hanson shall file written copies of the continuing education course completion certificates with a cover letter or memorandum which shall be provided to the Department's Licensing Bureau.

e. At the discretion of the Department, Respondents shall be subject to examination by the Department at her or its place of business at any time.

f. Respondent Brenda Hanson shall thoroughly read, remain familiar with, and obey all laws and rules pertaining to the conduct of insurance producers in Montana including, but not limited to, the provisions of Mont. Code Ann., Title 33, Chapter 17, Parts 1-12.

g. Respondents shall fully comply with the Montana Insurance Code, Mont. Code Ann. § 33-1-101, *et seq.*, and all administrative rules promulgated thereunder.

4. The Respondents acknowledge the Commissioner of Securities and Insurance (“CSI”) and the Department have jurisdiction over the subject matter of the above entitled proceeding.

5. The Respondents acknowledge that she/it has read and understands each term of this Consent Agreement and enters into this Consent Agreement voluntarily and without reservation.

6. The Respondents stipulate and agree with the Department that this Consent Agreement resolves the Respondents’ regulatory non-compliance issues.

7. The Respondents and the Department hereby acknowledge and agree that this Consent Agreement constitutes the entire agreement between the parties and that no other promises or agreements, either express or implied, have been made by the Department or by any member, officer, agent, or representative of the Department to induce the Respondents to enter into this Consent Agreement.

8. The Respondents specifically and affirmatively waive a contested case hearing, their right to appeal, and elect to resolve this matter on the terms and conditions set forth herein.

9. The Respondents fully and forever release and discharge the CSI, Department, and all Department employees and agents from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of this administrative action.

10. The parties acknowledge and agree that this Consent Agreement may not be modified orally, and any subsequent modifications to this Consent Agreement must be mutually agreed upon in writing to be effective.

11. The Department and the Respondents agree that this Consent Agreement shall be incorporated into and made a part of the attached Final Order issued by the Commissioner herein.

12. The Respondents further understands that, upon the signing of the Final Order by the Commissioner or her representative, this Consent Agreement and Final Order will be an order of the CSI and failure to comply with it may constitute a separate violation of the Montana Insurance Code, as provided in Mont. Code Ann. § 33-1-318, and may result in subsequent legal action by the Department.

13. Upon execution of this Consent Agreement and full payment of the administrative penalty as set forth in Paragraph 1 above, the Department will fully and forever release and discharge the Respondents, Respondents' employees, and Respondents' agents from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of this administrative action and will not commence any further administrative, civil, or other legal action based upon the regulatory non-compliance referenced hereinabove.

14. This Consent Agreement shall be effective upon signing of the Final Order.

15. The Respondents acknowledge that this Consent Agreement and Final Order are public records under Montana law and as such may not be sealed or otherwise withheld from the public.

DATED this 18 day of November, 2010.

*Mike Winsor*  
**MIKE WINSOR**  
Attorney for the Department of Insurance

DATED this 17 day of November, 2010.

**BEST RATES INSURANCE, INC.**

By: *Richard J. Lund*  
Its: *President*

STATE OF MONTANA )  
  ) :ss.  
County of: *Flathead* )

SUBSCRIBED and SWORN to before me this 17 day of Nov, 2010.



*Sharleen Schmidt*

DATED this 17 day of November, 2010.

*Bh Hanson*  
**BRENDA HANSON**

STATE OF MONTANA )  
  ) :ss.  
County of: *Flathead* )

SUBSCRIBED and SWORN to before me this 17 day of Nov, 2010.



*Sharleen Schmidt*

**FINAL ORDER**

Pursuant to the authority vested by Mont. Code Ann. § 2-4-603, and the Montana Insurance Code, Mont. Code Ann. § 33-1-101, *et seq.*, and upon review of the foregoing Consent Agreement and good cause appearing therefor,

IT IS ORDERED that the foregoing Consent Agreement between the Department and the Respondent is hereby adopted as if set forth fully herein.

DATED this 12 day of November, 2010.

**MONICA J. LINDEEN**  
Commissioner of Securities and Insurance

By:

  
**WALTER SCHWEITZER**

Deputy State Auditor

cc: Mike Winsor, Insurance Department  
Respondents