

JENNIFER HUDSON
Office of the Montana State Auditor
Commissioner of Securities and Insurance (CSI)
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Helena, MT 59601
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Attorney for the CSI

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

IN THE MATTER OF:)	
)	
)	Case No.: INS-2015-283
)	
ROLAND DEXTRADEUR,)	CONSENT AGREEMENT AND
)	FINAL ORDER
Respondent.)	
)	
)	

This Consent Agreement (Agreement) is entered into by the Office of the Montana State Auditor, Commissioner of Securities and Insurance (CSI), acting pursuant to the authority of the Montana Insurance Code, Mont. Code Ann. § 33-1-101 et seq. (Code), and Roland Dextradeur (Respondent).

RECITALS

WHEREAS, beginning in 2014 and continuing through 2015, Respondent violated § 33-17-1102(2) by using his personal credit card to make premium payments for customers at AAA MountainWest, Inc. Respondent’s credit card was a personal card issued by AAA that provided rewards points based on the type and monetary value of transactions made using the card.

WHEREAS, the CSI and the Respondent agree that the best interest of the public would be served by entering into this Agreement.

NOW, THEREFORE in consideration of the mutual undertakings contained in this Agreement, the CSI and the Respondent agree to settle this matter pursuant to the following terms and conditions:

STIPULATIONS AND CONSENTS

1. The Respondent stipulates and consents to the following:
 - a. Respondent admits to the allegations set forth in the Recitals; and
 - b. Respondent shall pay an administrative penalty to the State of Montana in the amount of \$500.00. This payment must be made upon entering into this Agreement. A check must be made payable to the State of Montana and sent to the Office of the Montana State Auditor, Commissioner of Securities and Insurance, c/o Lisa Monroe, 849 Helena Avenue, Helena, MT 59601.
2. Respondent agrees to comply with provisions of the Code.
3. Respondent fully and forever releases and discharges the Commissioner of Securities and Insurance, Montana State Auditor (Commissioner), the CSI, and all of the CSI's 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 Agreement.
4. Respondent specifically and affirmatively waives his right to a contested case hearing and all rights to appeal under the Montana Administrative Procedure Act, Mont. Code Ann. § 2-4-101 et seq., and elects to resolve this matter with this Agreement.

5. Respondent acknowledges that he enters into this Agreement voluntarily and without reservation.

6. All parties to this Agreement stipulate and consent as follows:

a. The Commissioner and the CSI have jurisdiction over the subject matter of this case; and

b. This Agreement is entered without adjudication of any issue, law, or fact. This Agreement covers only the factual allegations addressed above. It is entered into solely for the purpose of resolving the CSI's allegations and is not intended to be used for any other purpose. For any person or entity not a party to this Agreement, this Agreement does not limit or create any private rights or remedies against Respondent, limit or create liability of Respondent, or limit or create defenses of Respondent to any claims;

c. This Agreement constitutes the entire agreement between the parties and no other promises or agreements, either express or implied, have been made by the CSI or by any member, officer, agent, or representative of the CSI to induce Respondent to enter into this Agreement;

d. This Agreement may not be modified orally, and any subsequent modifications to this Agreement must be mutually agreed upon in writing, with the same formality as this Agreement, to be effective;

e. This Agreement shall be incorporated into and made a part of the attached Final Order issued by the Commissioner herein;

f. This Agreement shall be effective upon signing of the Final Order; and

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g. The Agreement is a public record under Montana law and, as such, may not be sealed or otherwise withheld from the public.

DATED this 9th day of December, 2015.

Jennifer Lee Hudson
Jennifer Hudson, Attorney for the CSI

DATED this 23rd day of November, 2015.

Roland Dextrateur
Roland Dextrateur, Defendant

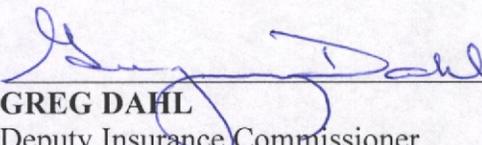
FINAL ORDER

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

IT IS HEREBY ORDERED that the foregoing Consent Agreement between the CSI and
Respondent Roland Dextrateur is adopted as if set forth fully herein.

DATED this 9TH day of December, 2015.

MONICA J. LINDEEN
Commissioner of Securities and Insurance,
Montana State Auditor

By: 
GREG DAHL
Deputy Insurance Commissioner

cc: Jennifer Hudson, CSI Attorney
Roland Dextrateur, Respondent