

JENNIFER HUDSON
MICHAEL KAKUK
Office of the Montana State Auditor,
Commissioner of Securities and Insurance (CSI)
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(406) 444-2040

Attorneys for the CSI

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

IN THE MATTER OF THE INSURANCE)	Case No.: INS-2014-265
PRODUCER LICENSE OF ROBERTA J.)	
KNAPP, LICENSE # 920015,)	CONSENT AGREEMENT AND FINAL
)	ORDER
)	
Respondent.)	
_____)	

This Consent Agreement (Agreement) and Final Order (Order) are 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 Roberta J. Knapp (Respondent).

RECITALS

WHEREAS, Respondent has maintained a Montana resident individual insurance producer license, License no. 920015;

WHEREAS, Respondent owned and operated Knapp Insurance Agency, Inc. with Kenneth Knapp until January 1, 2015;

WHEREAS, Respondent and Kenneth Knapp transferred Knapp Insurance, Inc., to Kadee and Jeff Knapp on January 1, 2015;

WHEREAS, a Notice of Agency Action and Opportunity for Hearing was filed by the CSI on April 20, 2015, alleging that Respondent committed several violations of the Code;

WHEREAS, the CSI and Respondent agree that the best interests 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 Respondent hereby agree to settle this matter pursuant to the following terms and conditions:

STIPULATIONS AND CONSENTS

1. Respondent stipulates and agrees to the following:
 - A. Respondent admits that the above Recitals are true and correct.
 - B. Respondent's agency license shall be revoked.
 - C. With respect to the Recitals, Respondent specifically and affirmatively waives a contested case hearing and its right to appeal under the Montana Administrative Procedure Act, including Title 2, chapter 4, part 7, and elects to resolve this matter on the terms and conditions set forth therein.
 - D. Respondent fully and forever releases and discharges the CSI from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or not asserted, known or unknown, foreseen or unforeseen, arising out of the Recitals or this Agreement.
 - E. Respondent acknowledges that she has read and understands each term of this Agreement and that this Agreement is entered into voluntarily and without reservation.
 - F. Respondent acknowledges that she has discussed this Agreement with her legal counsel and is informed as to its scope and requirements.

2. Both parties to this Agreement stipulate and agree as follows:
 - A. The CSI has jurisdiction over the subject matter of this Agreement.
 - B. This Agreement resolves the alleged violations set forth in the Recitals.
 - C. The CSI warrants and represents that so long as Respondent complies with the terms of this Agreement, the CSI will not bring any further action against Respondent arising from facts known to the CSI as of the date of the Agreement relating to the allegations of the Notice of Agency Action and Opportunity for Hearing, or the matters identified in the CSI's Request for Production No. 1.
 - D. This Agreement is entered without adjudication of any issue, law, or fact. It is entered solely for the purpose of resolving the CSI's investigation and allegations, and is not intended to be used for any other purpose.
 - E. 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.
 - F. This Agreement may not be modified orally, and any subsequent modifications to this Agreement must be mutually agreed upon in writing to be effective.
 - G. This Agreement shall be incorporated into and made part of the attached Final Order issued by the Commissioner of Securities and Insurance, Office of the Montana State Auditor (Commissioner), herein.
 - H. The Order will be an order of the Commissioner and is effective upon signing. The CSI has jurisdiction over the enforcement of the Order, and failure to comply

with it may constitute separate violations of the Act, as provided in Mont. Code Ann. § 33-1-318, and may result in subsequent legal action by the CSI.

I. This Agreement shall be effective upon signing of the Order.

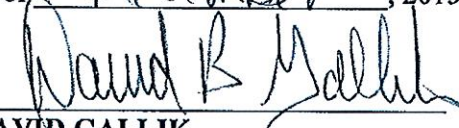
J. This Agreement and Order are public records under Montana law and as such may not be sealed or otherwise withheld from the public.

DATED this 11th day of December, 2015.

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

By: 
JENNIFER HUDSON
Attorney for the CSI

APPROVED AS TO FORM this 11th day of December, 2015.

By: 
DAVID GALLIK
Attorney for Roberta J. Knapp

DATED this 11th day of December 2015.


ROBERTA J. KNAPP

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 Office of the Commissioner of Securities and Insurance, Montana State Auditor, and Respondent, Roberta J. Knapp, is adopted as set forth fully herein.

DATED this 11 day of December, 2015.

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

By:



ANDREW POSEWITZ
Deputy State Auditor

cc: Dave Gallik
Jennifer Hudson