

**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION**

In the Matter of **Sally J. Bruns** and) **FINAL ORDER**
Benefit Design Associates, Inc.) Case No. INS 02-10-021

The Director of the Oregon Department of Consumer and Business Services (director) commenced this administrative proceeding, pursuant to Oregon Revised Statutes (ORS) 731.256, to take enforcement action against Sally J. Bruns (Bruns) and Benefit Design Associates, Inc.(BDA) (collectively referred to hereinafter as the parties).

On January 15, 2003, the director issued a Notice of Proposed Action, pursuant to ORS 183.415 and related rules. The notice informed the parties that the director proposed to take certain enforcement action against them, that they were entitled to a hearing, and that they had to request a hearing in writing within 21 days if they wanted a hearing. The notice also informed the parties that the record of the proceeding then to date, including the designated portion of the Insurance Division's file on them, would automatically become part of the contested case record for purposes of proving a prima facie case if they did not request a hearing within the time allowed to make the request.

The director did not receive a request for a hearing.

The director reviewed the designated portion of the Insurance Division's investigation file on the parties and found that it proves a prima facie case.

Therefore, director now makes the following final decision in this proceeding in accordance with ORS 731.248 and 183.470, and related rules.

Findings of Fact and Conclusions of Law

Licensing

Bruns has been licensed in Oregon as a nonresident insurance agent from 11/28/94 to 11/30/95, 6/14/96 to 11/30/97, since 11/5/99. Bruns' current license number is 154486. Bruns last known residence address was in Cary, North Carolina.

BDA has been licensed in Oregon as a nonresident insurance agent since 12/28/99. BDA's current license number is 811259. Bruns is the President and sole shareholder of BDA. BDA last know address was in Morrisville, North Carolina.

Not Licensed in Resident State

Brun is subject to disciplinary action pursuant to ORS 744.069 (1999) because of the following circumstances. Bruns is a resident of North Carolina. On 10/19/01 Bruns surrendered her North Carolina resident insurance agent license pursuant to a Voluntary Agreement and Consent Order, number 1049, entered into by Bruns and the North Carolina Department of Insurance. Thus, Bruns is no longer eligible to be licensed in Oregon as a nonresident insurance agent.

BDA is subject to disciplinary action pursuant to ORS 744.069 (1999) because of the following circumstances. BDA is a resident of North Carolina. Bruns is the president and sole shareholder of BDA. On 10/19/01, BDA, by and through Bruns, surrendered its North Carolina resident insurance agent license pursuant to a Voluntary Agreement and Consent Order, number 1065, entered into by BDA and the North Carolina Department of Insurance. Thus, BDA is no longer eligible to be licensed in Oregon as a nonresident insurance agent.

Order

Pursuant to ORS 744.013(1) (1999), the Oregon licenses as an insurance agent issued to Bruns and BDA shall be revoked on the date of this order.

Notice of Judicial Review

Pursuant to ORS 183.480 and 183.482, the parties may request the Oregon Court of Appeals to review this order by filing a written petition for judicial review with the court within 60 calendar days after the date this order was sent to Bruns.

Dated May 6, 2003

/s/ Cory Streisinger
Cory Streisinger
Director
Department of Consumer and Business Services