

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

In the Matter of **Karen Y. Trujillo.**

) **FINAL ORDER**

) Case No. INS 02-10-024

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 Karen Y. Trujillo (Trujillo).

On January 15, 2003, the director issued a Notice of Proposed Action, pursuant to ORS 183.415 and related rules. The notice informed Trujillo that the director proposed to take certain enforcement action against Trujillo, that Trujillo was entitled to a hearing, and that Trujillo had to request a hearing in writing within 21 days if Trujillo wanted a hearing. The notice also informed Trujillo that the record of the proceeding then to date, including the designated portion of the Insurance Division's file on Trujillo, would automatically become part of the contested case record for purposes of proving a prima facie case if Trujillo 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 Trujillo 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

Trujillo has been licensed in Oregon as a nonresident insurance agent from 6/19/00 to 6/30/02. On 6/30/02, Trujillo's license expired because she did not renew it. Trujillo's last recorded address was in Highland, California.

### Enforcement Action Taken by Other State(s)

Trujillo is subject to disciplinary action pursuant to ORS 744.013(2)(L) (1999) because on 11/17/00 the Insurance Commissioner of the State of California issued an order (1) revoking Trujillo's California resident insurance agent license, (2) issuing a restricted insurance agent license, and (3) assessing Trujillo an examination fee of \$829 and a monetary penalty of \$750. The Insurance Commissioner took the action because Trujillo falsely stated on an application dated 12/10/98 for a resident insurance agent licensed in that state that (1) she had used only certain names to identify herself when in fact she had used other undisclosed names, and (2) she had never been convicted of a crime when she had been convicted of a total of 13 crimes in California from 8/26/82 to 7/8/96. Trujillo has used at one time or another the following names to identify herself: (1) Patricia Karen Leonard, (2) Valerie Stafford, (3) Karen Sue Yonts, and (4) Karen Chaffey. On 11/26/01, the Insurance Commissioner issued another order, file number SAC 9787-AP (AR), revoking the restricted license because Trujillo had failed to pay the fee and penalty assessed by the Insurance Commissioner against Trujillo in the first order.

### **Order**

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

### **Notice of Judicial Review**

Pursuant to ORS 183.480 and 183.482, Trujillo 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 Trujillo.

Dated May 6, 2003

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