

Oregon Corporation Division's Business Registry number is 551767-89. C & K was administratively dissolved on 2/28/03.

Withheld Insurance Application and Premium

Stansbury violated ORS 744.074(1)(d) in two instances by engaging in the following conduct.

1. At all relevant times, Stansbury was appointed by Grange Insurance Company (Grange). Pursuant to the agency agreement between Stansbury and Grange, Stansbury was required to remit policy change requests within 10 days of receipt. On or about 9/20/02, Stansbury received from Linda Wasilewski of Scappoose, Oregon an oral request to change the automobiles insured under her automobile insurance policy, number PAS0002151669, issued by Grange. On the same date, Stansbury prepared a written request to be sent to Grange. However, Stansbury did not send the written request, or otherwise notify Grange of the request, until she faxed the written request to Grange on or about 1/9/03, 111 days later. Thus, Stansbury withheld the policy change request from Grange from 10/1/02 to 1/9/03, a period of 101 days.

2. At all relevant times, C & K was appointed by Commerce West Insurance Company (Commerce West). Pursuant to the agency agreement between C & K and Commerce West, Stansbury, as an agent of C & K, was required to remit applications and premium for insurance policies within 3 days of receipt. On or about 9/3/02, Stansbury received from Wade Lennox of Scappoose, Oregon a written application for an automobile insurance policy to be issued by Commerce West. On the same date, Stansbury also received from Lennox a money order in the amount of \$333.00 as payment of the premium for the policy applied for. However, Stansbury did not send the application or money order to, or otherwise notify Commerce West of the application and premium, until a representative of Commerce West came to the C & K's office on or about 1/8/03, 128 days later. Thus, Stansbury withheld the application and money order from Commerce West from 9/4/02 to 1/8/03, a period of 124 days.

Failed to Timely Respond to Director

Stansbury violated ORS 731.296 in four instances by engaging in the following conduct.

1. On 4/29/02, the Insurance Division received a complaint, assigned number 308707, from Leonard Mason (Mason) of Scappose, Oregon that Stansbury received from Mason but did not send to an insurer an application and premium for an insurance policy. On 1/28/03, the Insurance Division mailed by certified mail a letter to Stansbury requesting her to provide to the Insurance Division by 2/11/03 certain information about the complaint. On 1/29/03, Stansbury received the letter. On 6/6/03, the Insurance Division received by mail from Stansbury a letter dated 3/28/03 providing the requested information. Thus, Stansbury responded to the Insurance Division 115 days late.

2. On 12/31/02, the Insurance Division received a complaint, assigned number 312549, from Laura Liddell (Liddell) of St. Helens, Oregon that Stansbury received from Liddell but did not send to an insurer an application and premium for an insurance policy. On 1/6/03, the Insurance Division mailed by certified mail a letter to Stansbury requesting Stansbury provide to the Insurance Division by 1/29/03 certain information about the complaint. On 1/7/03, Stansbury received the letter. On 6/6/03, the Insurance Division received by mail from Stansbury a letter dated 3/29/03 providing the requested information. Thus, Stansbury responded to the Insurance Division 128 days late.

3. On 1/3/03, the Insurance Division faxed a letter to Stansbury requesting Stansbury to meet with the Insurance Division and to provide certain information. On 1/8/03, Stansbury met with the Insurance Division. On 1/14/03, during a telephone conversation, Stansbury agreed to provide the information requested in the letter dated 1/3/03 by 2/7/03. On 6/18/03, during another telephone conversation, Stansbury said she thought she had provided the requested information with a letter dated 6/6/03 to the Insurance Division, but would nevertheless fax the information to the Insurance Division as soon as possible. The Insurance Division has not received any further response from Stansbury.

4. On 1/7/03, the Insurance Division received a complaint from Shawn Weber of St. Helens, Oregon that Stansbury failed to cancel an automobile insurance policy issued by an insurer, and received but did not send to an insurer an application and premium for a new insurance policy. On 1/9/03, the Insurance Division mailed by certified mail a letter to Stansbury requesting Stansbury provide to the Insurance Division within 21 days of receipt certain information about the complaint. On 1/10/03, Stansbury received the letter. A response was due by 1/31/03. The Insurance Division has not received any response from Stansbury.

Agency Failed to Correct and Report Violations by Agent

C & K is subject to enforcement action pursuant to ORS 744.074(3) because Stansbury violated the laws specified above; such violations were known or should have been known by Stansbury, as a manager of C & K; and such violations were either or both not reported to the director or corrective action was not taken by C & K.

Action

Pursuant to ORS 744.074(1), Stansbury's Oregon insurance agent license is revoked on the date of this order.

In consideration for the director not assessing Stansbury a civil penalty, pursuant to ORS 731.988, Stansbury shall hereafter not apply for or be issued any license authorized by ORS Chapter 744; or be employed by or contracted with, or be an officer or director of, or have any equity interest in, any person that is issued any license authorized by ORS Chapter 744.

Pursuant to ORS 744.074(3), C& K's Oregon insurance agent license is revoked on the date of this order.

Dated September 23, 2003

/s/ Christina La'Ree Stansbury
Christina La'Ree Stansbury

/s/ Christina La'Ree Stansbury
Christina La'Ree Stansbury
Owner and Member
C & K Insurance, LLC

FINAL ORDER

The director incorporates herein the above Stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated October 9, 2003

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

//
//
//