

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

In the Matter of **Khadijah N. Bullock.**

) **FINAL ORDER**

) Case No. INS 03-10-038

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 Khadijah N. Bullock (Bullock).

On 12/12/04, the director issued a notice of proposed action, pursuant to ORS 183.415 and related rules. The notice informed the party that the director proposed to take certain enforcement action against the party, the party was entitled to a hearing, and the party had to request a hearing in writing within 21 days if the party wanted a hearing. The notice also informed the party that the record of the proceeding then to date, including the designated portion of the Insurance Division's file on the party, would automatically become part of the contested case record for purposes of proving a prima facie case if the party 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 party and found that it proves a prima facie case.

Therefore, the 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

Bullock has been licensed in Oregon as a nonresident insurance agent since 5/9/02. Bullock's current license number is 177929. Bullock's last recorded residence address is located in San Diego, California.

Made False Statement on or Relative to an Insurance Application

Bullock violated ORS 744.074(1)(a) by engaging in the following conduct. ORS 744.074(1)(a) permits the director to take any authorized action against a person if the person provided to the director incorrect, misleading, incomplete or materially untrue information on an Oregon insurance agent license application. On 5/8/02, the Insurance Division received from Bullock an Oregon nonresident insurance agent application dated 4/22/02. On the application, Bullock answered “No” to question 1 which asked “Have you ever been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld? Bullock’s answer to question 1 was incorrect and materially untrue because Bullock was then charged with committing the following crimes. On or about 9/25/97, in the Superior Court for Dekalb County, Georgia, Bullock was charged with committing one count of the crime of giving a false date of birth to a law enforcement officer, and of two counts of the crime of financial transaction card theft. On or about 10/14/98, in the Superior Court for Cobb County, Georgia, Bullock was charged with committing one count of the crime of financial transaction card fraud, and one count of the crime of theft by taking. All of these charges were still pending as of 10/4/02.

Agent Not Licensed in Resident State

Bullock is subject to enforcement action pursuant to ORS 744.063(1)(a) because of the following circumstances. ORS 744.063(1)(a) requires a person licensed in Oregon as a nonresident insurance agent to be also licensed in the person’s state of residence as a resident insurance producer. At all relevant times, Bullock was a resident of California. On 3/13/03, the insurance regulator for the State of California issued an order, number LBB 1008-AP(AR), revoking Bullock’s California resident insurance agent license effective 4/13/03. The insurance regulator for California took the action because on 11/5/02 the insurance regulator for the State of Idaho issued an order, number 2182, refusing to issue an Idaho nonresident

insurance agent license to Bullock. Therefore, Bullock has not qualified for an Oregon nonresident insurance agent license since 4/13/03.

Enforcement Action by Other State Insurance Regulator

Bullock is subject to enforcement action pursuant to ORS 744.074(1)(i) in two instances because of the following circumstances. ORS 744.074(1)(i) permits the director to take any authorized action against a person licensed in Oregon as an insurance agent if an insurance regulator of another state canceled, revoked, suspended or refused to renew the person's insurance agent, adjuster or consultant license in that state.

1. On 2/21/03, the insurance regulator for the State of Florida issued an order, number 64769-02-AG, revoking Bullock's Florida nonresident insurance agent license. The insurance regulator took the action because Bullock failed to disclose on her Florida nonresident insurance agent license application dated 4/15/02 that Bullock was then charged with committing the following crimes. On or about 9/25/97, in the Superior Court for Dekalb County, Georgia, Bullock was charged with committing one count of the crime of giving a false date of birth to a law enforcement officer, and of two counts of the crime of financial transaction card theft. On or about 10/14/98, in the Superior Court for Cobb County, Georgia, Bullock was charged with committing one count of the crime of financial transaction card fraud, and one count of the crime of theft by taking. All of these charges were still pending as of 10/4/02.

2. On 3/13/03, the insurance regulator for the State of California issued an order, number LBB 1008-AP(AR), revoking Bullock's California resident insurance agent license effective 4/13/03, as described above.

Failed to Report Enforcement Action by Other State Insurance Regulator

Bullock violated ORS 744.089(1) in three instances by engaging in the following conduct. ORS 744.089(1) requires a person licensed in Oregon as an insurance agent to notify the Insurance Division of any enforcement action taken against the person by another state insurance regulator, and provide a copy of the order, within 30 days of the final disposition of the action.

1. On 11/5/02 the insurance regulator for the State of Idaho issued an order, docket number 2182, case number 2002-112, refusing to issue an Idaho nonresident insurance agent license to Bullock. The insurance regulator of Idaho took the action for two reasons. One reason was that Bullock misrepresented on her Idaho nonresident insurance agent license application dated 4/24/02 that she was not then charged with a crime when in fact an FBI report indicated that she had been charged with a crime. The other reason was that Bullock failed to respond to an inquiry by the insurance regulator dated 6/14/02. The action was finally disposed of on 11/26/02. Thus, Bullock was required to notify the Insurance Division of the action, and provide a copy of the order, by 12/26/02. Bullock has not notified the Insurance Division of the action or provided a copy of the order.

2. On 2/21/03, the insurance regulator for the State of Florida issued an order, number 64769-02-AG, revoking Bullock's Florida nonresident insurance agent license, as described above. The action was finally disposed of on 2/21/03. Thus, Bullock was required to notify the Insurance Division of the action, and provide a copy of the order, by 3/24/03. Bullock has not notified the Insurance Division of the action or provided a copy of the order.

3. On 3/13/03, the insurance regulator for the State of California issued an order, number LBB 1008-AP(AR), revoking Bullock's California resident insurance agent license effective 4/13/03, as described above. The action was finally disposed of on 4/13/03. Thus, Bullock was required to notify the Insurance Division of the action, and provide a copy of the order, by 5/13/03. Bullock has not notified the Insurance Division of the action or provided a copy of the order.

Failed to Respond to Director

Bullock violated ORS 731.296 in one instance by engaging in the following conduct. ORS 731.296 requires a person licensed in Oregon as an insurance agent to promptly and truthfully respond to inquiries from the director. On 6/19/03, the Insurance Division mailed by certified mail a letter to Bullock at her last recorded residence address of 2721 Norman Smith Drive, San Diego, CA 92110-4242. The letter requested Bullock to provide certain information to the Insurance Division by

7/19/03. Sometime between 6/19/03 and 6/27/03, "Sterling Bullock" signed for the letter. The Insurance Division has not received any response from Bullock.

Order

Pursuant to ORS 744.074(1), the Oregon license as an insurance agent issued to Bullock is revoked on the date of this order.

Notice of Right to Judicial Review

The party has the right to appeal the order to the Oregon Court of Appeals pursuant to ORS 183.480 and 183.482. If a party wants to appeal the order, the party must file a petition for judicial review with the Court of Appeals within 60 days from the date this order was served on the party. If the order was personally delivered to a party, then the date of service is the day the party received the order. If the order was mailed to a party, then the date of service is the day the order was mailed to the party, not the day the party received the order. If a party does not file a petition for judicial review within the 60-day time period, then the party will lose the right to appeal this order. If a party appeals the order, the party should also send a copy of the petition to the Insurance Division by delivering it to the Labor and Industries Building, 350 Winter Street NE, Room 440 (4th Floor), Salem, Oregon; or mailing it to PO Box 14480, Salem, OR 97309-0405, or faxing it to 503-378-4351; or e-mailing it to mitchel.d.curzon@state.or.us.

Dated March 3, 2004

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

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