

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

In the Matter of **Carissa M. Laksbergs**) **STIPULATION** and
) **FINAL ORDER**
) Case No. INS 03-11-019

STIPULATION

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 Carissa M. Laksbergs (Laksbergs), now known as Carissa M. Mullett.

Laksbergs enters into this stipulation, pursuant to ORS 183.415(5), to conclude this proceeding without further administrative or judicial proceedings.

Laksbergs acknowledges that she received a notice of proposed action dated 2/3/04, but and waives any objections relative to such notice. Laksbergs acknowledges that she did not request a hearing, but waives the right to request a hearing, and to be represented by an attorney at the hearing. Laksbergs also waives the right to receive a notice of rights and procedures in contested cases, receive a proposed order, file exceptions to the proposed order, and have the final order judicially reviewed.

Laksbergs stipulates to the following facts, conclusions, and action; and consents to issuance of a final order incorporating this stipulation.

Facts and Conclusions

Licensing Information

Laksbergs has been licensed in Oregon as a nonresident insurance agent since 9/5/02. Laksbergs' current license number is 181118. Laksbergs' last recorded residence address is located in San Antonio, Texas. Laksbergs' last recorded business address is United Services Automobile Association, located in San Antonio, Texas.

Made False Statement on Insurance License Application

Laksbergs 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 applying for, or issued, an Oregon insurance agent license if the person provides to the director incorrect, misleading, incomplete or materially untrue information in an application for the license. On 8/29/02, the Insurance Division received from Laksbergs an application dated 8/8/02 for a license in Oregon as a nonresident insurance agent. On the application, Laksbergs answered “No” to question 2 which asked “Have you or any business in which you are or were an owner, partner, officer, or director ever been involved in an administrative proceeding regarding any professional or occupational license?” Laksbergs’ answer was false and she knew that it was false because on 1/30/02, the insurance regulator for the State of New Jersey issued an order, number E02-16, assessing Laksbergs a fine of \$250.00. The Insurance Commissioner took the action because Laksbergs failed to timely notify the insurance regulator of her new business address.

Failed to Report Enforcement Action by Other State Insurance Regulator

Laksbergs violated ORS 744.089(1) in one instance 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 administrative action taken against the person and provide a copy of the order, within 30 days of the final disposition of the action. On 1/30/02, the insurance regulator for the State of New Jersey issued an order, number E02-16, assessing Laksbergs a fine of \$250.00 as described above. The action was finally disposed of on 1/30/02. Thus, Laksbergs was required to notify the Insurance Division of the action, and provide a copy of the order, by 3/1/02. Laksbergs has not notified the Insurance Division of the action or provided a copy of the order.

Action

As consideration for and in lieu of the director not taking any enforcement action against Laksbergs, Laksbergs hereby surrenders her Oregon nonresident insurance

agent license effective on the date of this stipulation, and hereafter shall not apply for any license authorized by ORS Chapter 744.

Dated March 17, 2004

/s/ Carissa M. Laksbergs

Carissa M. Laksbergs

FINAL ORDER

The director incorporates herein the above stipulation, and adopts it as the director's final decision in this proceeding.

Dated April 6, 2004

/s/ Cory Streisinger

Cory Streisinger

Director

Department of Consumer and Business Services

//
//
//