

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

In the Matter of **Crystal Christian**) **FINAL ORDER**
) Case No. INS 05-02-012

History of the Proceeding

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 Crystal Christian (Christian).

On 3/2/05, the director issued a notice of proposed action pursuant to ORS 183.415 notifying the party that the director proposed to take enforcement action against the party and that they were entitled to a hearing pursuant to ORS 183.415.

The director did not receive a request for a hearing, and did not hold a hearing because the director determined that the record of the proceeding proved a *prima facie* case and no further evidence was needed.

The director now makes the following final decision in this proceeding.

Findings of Fact and Conclusions of Law

Licensing Information

Christian was licensed in Oregon as a nonresident individual insurance producer from 2/28/03 to 2/28/05. On 2/28/05, Christian's license expired. Christian's last recorded residence and business addresses are located in Colorado Springs, Colorado.

Failed to Respond to Director's Inquiry

Christian 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 11/29/04, the Insurance Division mailed by certified mail a letter to Christian at her last recorded residence address 1618 S Canoe Creek Drive, Colorado Springs, CO 80906-7753.

The letter requested Christian to provide certain information to the Insurance Division by 12/29/04. On 12/2/04, a person, using the name of Marcus T. Christian or a name similar thereto, signed for and received the letter. The Insurance Division has not received any response from Christian.

Order

Pursuant to ORS 744.074(1) and 744.011, Christian's Oregon expired nonresident individual insurance producer license is revoked on the date of this order.

Notice of Right to Judicial Review

The party may be entitled to have the final order reviewed by the Oregon Court of Appeals pursuant to ORS 183.480 and 183.482. A party may institute a proceeding for judicial review by filing with the court a petition for judicial review 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 files a petition, the party is requested to also send a copy of the petition to the Insurance Division.

Dated April 25, 2005

/s/ Joel Ario
Joel Ario
Administrator
Insurance Division
Department of Consumer and Business Services

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