STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE DIVISION

In the Matter of **Patrick M. Krohn**	)	**FINAL ORDER**
	)	Case No. INS 04-08-006

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 Patrick M. Krohn (Krohn).

On 8/27/04, the director notified the party 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.

Therefore, the director now makes the following final decision in this proceeding.

Findings of Fact and Conclusions of Law

Licensing Information

Krohn has been licensed in Oregon as a nonresident insurance agent since 3/28/03.

Enforcement Action by Other State Insurance Regulator

Krohn is subject to enforcement action pursuant to ORS 744.074(1)(i) in one instance because of the following circumstances. ORS 744.074(1)(i) permits the director to take any authorized enforcement action against a person licensed in Oregon as an insurance agent if another state insurance regulator cancels, revokes, suspends, refuses to renew the person's license in that state as an insurance agent, adjuster or consultant. On 12/12/03, the insurance regulator for the State of Washington issued an order, number D 03 –275, revoking Krohn's Washington nonresident insurance agent license effective on 1/1/04 if Krohn did not request a hearing by the effective date. Krohn did not request a hearing. Thus, the action

was effective on 1/1/04. The insurance regulator took the action because Krohn failed to respond to three inquiries from the insurance regulator.

Failed to Report Enforcement Action by Other State Insurance Regulator

Krohn 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 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. On 12/12/03, the insurance regulator for the State of Washington issued an order, number D 03-275, revoking Krohn's Washington nonresident insurance agent license as described above. The action was finally disposed of on 3/11/03. Thus, Krohn was required to notify the Insurance Division of the action, and provide a copy of the order, by 4/12/03. Krohn has not notified the Insurance Division of the action or provided a copy of the order.

Failed to Respond to Director

Krohn 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 5/18/04, the Insurance Division mailed by certified mail a letter to Krohn at his last recorded residence address of 6645 Snowbird Drive, Colorado Springs, CO 80918. The letter requested Krohn to provide certain information to the Insurance Division by 6/16/04. On 5/22/04, a person named "C. Krohn" received the letter. The Insurance Division has not received any response from Krohn.

Order

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

Notice of Right to Judicial Review

The party may have 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 loose 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.

Dated October 12, 2004

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

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