



## NEWS RELEASE

---

**Insurance Division 350 Winter St. NE, Room 440 Salem, Oregon 97301-3883**

For Immediate Release  
September 7, 2006

Contact: John Piper  
503-947-7213

### **State seeks to revoke agent's license for filing false insurance claims**

The Oregon Department of Consumer & Business Services (DCBS) is proposing to revoke the insurance agent's license of a Lane County funeral home owner for allegedly filing false insurance claims. Carolyn R. Franklin, also known as Carolyn R. Hardman, has until September 14 to request a hearing on the proposed revocation. She is believed to be living in the Springfield area.

An investigation by the DCBS Insurance Division found that Franklin, who co-owned and managed Oakridge Chapel of the Woods Funeral Home in Oakridge, allegedly filed false claims in 2002 with Forethought Life Insurance Company for five individuals who had purchased "pre-need" policies to cover funeral-related services upon their deaths. Each claim misrepresented that the individual had died and that Oakridge Chapel of the Woods was entitled to payment for providing mortuary, funeral, cremation or burial goods and services. Franklin allegedly forged the signature of each beneficiary so she could collect the payments.

Forethought paid Franklin a total of almost \$34,000 from the life insurance policies of the five individuals. Franklin has not repaid the money to Forethought. When one of the five individuals, a Roseburg woman, died in 2005, Franklin allegedly over-billed Forethought for funeral-related services and failed to make a refund to the woman's beneficiary.

The Insurance Division has shared results of its investigation with law enforcement officials.

"We're looking into whether there may be more victims at Oakridge Chapel of the Woods or at one of the other facilities Franklin co-owns in the Eugene/Springfield area," said Detective Dan Wolverton of the Oregon State Police.

- MORE -

According to the Oregon Mortuary and Cemetery Board, Carolyn Franklin and her ex-husband, Kent Franklin, purchased Andreason's Cremation & Burial Service, Inc., in 2003. The Franklins operated under the assumed business names of Andreason's Cremation and Burial Service, Springfield Cremation Center, and Andreason's Springfield Cremation Center.

Anyone who has concerns about their dealings with Carolyn Franklin is encouraged to contact Wolverton at the Springfield OSP office, 541-726-2550, ext. 219, or Detective Don Myers at the Springfield Police Department, 541-726-3721. This includes people who purchased life insurance policies or "pre-need" funeral services through Carolyn Franklin, or anyone who believes she may have overcharged them for funeral-related goods or services.

####

**[Notice of Proposed Action](#)**