

Spring 2021

Taking Action



To protect consumers and promote a healthy business climate

Insurance



- **Regence BlueCross BlueShield of Oregon, INS-21-0019** – The division issued a cease-and-desist order and fined Regence BlueCross BlueShield of Oregon \$30,000 for reimbursing out-of-network providers of health care services subject to Oregon’s surprise balance billing laws at insufficient rates. As the result of the division’s investigation and enforcement action, Regence reimbursed the out-of-network providers more than \$20,000 in additional claims payments, plus interest.
- **UnitedHealthcare Insurance Company, INS-21-0007** – The division issued a cease-and-desist order and fined UnitedHealthcare Insurance Company \$10,000 for failing to notify the division within two business days of receiving requests for independent external review of adverse benefit determinations.
- **Seven Corners Inc., INS-19-0055** – The division issued a cease-and-desist order and fined Seven Corners \$50,000 for failing to include disclosure language in travel insurance policies sold to Oregon residents on the surplus lines market. Seven Corners underwrites insurance policies sold by Lloyd’s of London on the Oregon surplus lines market. The offending policies did not disclose that certain Oregon Insurance Guaranty Association protections were inapplicable to the travel policies.
- **Adam R. Crowell, INS-20-0093**
 - The division issued a cease-and-desist order and suspended the resident insurance producer license of Adam R. Crowell for two years for submitting inaccurate information on 28 insurance applications, including listing some applications as new policies instead of renewals, thereby resulting in unearned commissions. In addition to the suspension, the division required Crowell to complete additional ethics training and fined him \$14,000. Crowell was also ordered to pay an additional amount of \$4,156.89, which is the amount of the unearned commissions he received from submitting inaccurate application information.
- **Cathy P. Dang and Dang Cathy Agency Corporation, INS-21-0014** – The division issued a cease-and-desist order, imposed a two-year probationary license, and fined resident insurance producer licensees Cathy P. Dang and Dang Cathy Agency Corporation \$500 for rebating violations. Dang used either her credit card or her agency’s bank account to pay customers’ premiums on auto and renters insurance policies without their knowledge or consent. As part of the probationary license, Dang is required to complete additional ethics training.
- **Adam B. Damrill, INS-21-0009** – The division issued a cease-and-desist order, revoked the resident insurance producer license of Adam B. Damrill, and fined him \$11,000 for demonstrating incompetence and untrustworthiness in the conduct of his business, and making false statements and representations in connection with insurance applications. Damrill improperly sold multiple supplemental plans to Oregon consumers by misrepresenting that the plans were “included” or “built into the package” of other short-term medical policies, in addition to a number of other compliance deficiencies.

Securities and mortgage

- **Nicholas R. Radke, Jr., S-19-0040** – The division issued a cease-and-desist order, revoked the resident insurance producer license of Nicholas R. Radke, Jr., and fined him \$60,000 for engaging in dishonest business practices and making material omissions and misrepresentations in connection with the sale of securities and improperly inducing an insured to surrender life insurance policies. Radke borrowed money from an elderly Oregon client for use in a purported T-shirt printing business and to purchase a property in California. Radke failed to disclose the risks and conflicts of interests associated with the transactions, failed to secure repayment of the loans as promised, did not repay the money, and took money from the client's credit union account after the client died.
- **St. Fin Corp dba Star Financial, M-20-0095** – The division issued a cease-and-desist order and suspended the Oregon mortgage banker/broker license of St. Fin Corp for repeat violations discovered during the course of multiple examinations. The violations relate to loan and personnel file deficiencies. In addition to the five-year license suspension, the division fined St. Fin Corp \$10,000 for the violations.
- **Taylor Morrison Home Funding, LLC, M-21-0022** – The division issued a cease-and-desist order and fined Taylor Morrison Home Funding \$10,000 for allowing its employees to be listed as mortgage loan originators on applications for residential mortgage loans in Oregon without being licensed.



Nondepository programs

- **New Era Group, Inc. dba New Era Debt Solutions, [DM-20-0094](#)** – The division issued a cease-and-desist order and fined New Era Group, Inc. \$50,000 for performing unregistered debt management activities and charging excessive fees. New Era served as a lead generator for another company, Consumer First Legal Network, and assisted Consumer First with providing debt management services to its Oregon clients. As a result of the division’s investigation and enforcement action, New Era agreed to make restitution of more than \$22,000 to the affected Oregon clients.
- **Strategic Options 2717, LLC, [DM-20-0097](#)** – The division issued a cease-and-desist order against Strategic Options 2717, LLC for performing unregistered debt management services. Strategic Options purports to provide services relating to credit card debt, debt modification, and credit repair. Strategic Options further violated the debt management service provider laws by failing to respond to the division’s subpoena seeking more information about its business activities in Oregon.
- **CreditAnalyzer.net. LLC, [DM-20-0100](#)** – The division issued a cease-and-desist order and fined CreditAnalyzer.Net. LLC \$5,000 for performing unregistered debt management services. CreditAnalyzer.net purports to provide tools and services that will raise a consumers’ credit scores and maximize their credit.
- **Direct Prep LP, [DM-20-0080](#)** – The division issued a cease-and-desist order and fined Direct Prep, LP \$10,000 for performing unregistered debt management services. Direct Prep purports to help borrowers prepare applications to the U.S. Department of Education for student loan repayment, consolidation, and forgiveness.
- **DanCo Homes, LLC, Dallas Mobile Village LLC, Susan Daniell, dba DanCo Homes, dba Dallas Village Mobile Home Park, [MSD-19-0045](#)** – The division issued a cease-and-desist order and fined Danco Homes, LLC, Dallas Mobile Village LLC, and Susan Daniell \$30,000 for selling manufactured structure dwellings without a license, engaging in fraud and deceit, and making untrue statements of material fact. The division also reinstated \$125,000 in suspended penalties from a previous case (see [MSD-15-0055](#)), disqualified Daniell from obtaining a license to sell manufactured structure dwellings, and ordered Daniell to transfer titles of manufactured structure dwellings to their proper owners.

