

STATE OF OREGON  
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
DIVISION OF FINANCIAL REGULATION

In the Matter of:

Case No. INS-16-0273

TAMRA M. ANDERSON,

Applicant.

ORDER TO CEASE AND DESIST,  
FINAL ORDER TO ISSUE LICENSE  
SUBJECT TO TERMS OF  
PROBATION, FINAL ORDER  
ASSESSING CIVIL PENALTY AND  
CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”) chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750 (“Insurance Code”) and specifically ORS 744.074, has conducted an investigation into the resident insurance producer license application of Tamra M. Anderson (“Applicant”).

Applicant wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Applicant hereby CONSENTS to entry of this Order.

FINDINGS OF FACT

The Director FINDS that:

1. Applicant has been licensed as a resident insurance producer in Oregon since October 1, 2012. Applicant’s national producer number is 16797045.

2. On February 27, 2015, Applicant was convicted of theft in the second degree, a misdemeanor, in Marion County Circuit Court Case No. 14C42427. Applicant did not report to the Director the criminal prosecution in Marion County until around May 9,

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1 2016.

2 3. On March 10, 2015, Applicant was convicted of theft in the second degree, a  
3 misdemeanor, in Linn County Circuit Court Case No. 14CR18610. Applicant was placed  
4 on a 24 month bench probation starting on March 10, 2015 (“Linn County Probation”).  
5 The Linn County Probation is estimated to end on March 10, 2017. Applicant did not  
6 report to the Director the criminal prosecution in Linn County until around May 9, 2016.

7 4. Applicant applied for renewal of her resident insurance producer license  
8 (“License”) on or around April 30, 2016. As part of the application process, Applicant  
9 completed and submitted to the Division of Financial Regulation (“Division”) an  
10 application form indicating that she had been convicted of a misdemeanor. Applicant  
11 included appropriate supporting documentation with her application and provided details  
12 surrounding the incidents.

13  
14 **CONCLUSIONS OF LAW**

15 The Director CONCLUDES that:

16 5. Under ORS 744.089(2), not later than the 30th day after the initial pretrial  
17 hearing date, an insurance producer shall report to the Director any criminal prosecution  
18 of the insurance producer taken in any jurisdiction.

19 6. Applicant violated ORS 744.089(2) by failing to timely report the criminal  
20 prosecutions described in Paragraph 2 and Paragraph 3.

21 7. Under ORS 744.074(1)(b), the Director may place a licensee on probation for  
22 violating any insurance laws.

23 8. Under ORS 744.074(1)(f), the Director may place a licensee on probation for  
24 having been convicted of a misdemeanor involving dishonesty or breach of trust.

25 9. Under ORS 731.988(1), the Director may impose a civil penalty of up to  
26 \$1,000 per violation upon any individual insurance producer who violates a provision of

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1 the Insurance Code.

3 ORDERS

4 Now, therefore, the Director issues the following Orders:

5 10. Based upon the foregoing, the Director ORDERS that a resident insurance  
6 producer license be issued to Applicant, subject to the following terms of probation:

7 A. Applicant shall obey all federal, state, and local laws.

8 B. Applicant shall comply with all insurance statutes, rules, and regulations.

9 C. Applicant shall furnish fingerprints to the examination administrator as  
10 described in Oregon Administrative Rule 836-071-0110.

11 D. Applicant shall complete three hours of continuing education in ethics and  
12 submit proof of completion to the Division (attention Licensing Coordinator, 350 Winter  
13 Street NE, Suite 410, Salem, OR 97301) within 180 days of issuance of her License.  
14 This continuing education requirement is in addition to any other continuing education  
15 requirements for maintenance of Applicant's License.

16 E. Applicant will report to the Division within 10 business days of any new  
17 criminal charges brought against her. Failure to report any new criminal charges could  
18 result in revocation of Applicant's License.

19 F. Applicant will comply with the terms of her Linn County Probation.

20 G. Applicant will report to the Division within 3 business days of any violation  
21 of her Linn County Probation. Failure to timely report any violation of her Linn County  
22 Probation could result in revocation of Applicant's License.

23 H. Applicant will report to the Division within 30 calendar days of successful  
24 completion of her Linn County Probation. Failure to timely report successful completion  
25 of her Linn County Probation could result in revocation of Applicant's License.

26 I. The term of this probation will be for three years from the date of entry of this

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1 Order unless extended by the Director.

2 11. Based upon the foregoing and as authorized by ORS 731.988(1), the Director  
3 ORDERS that Applicant pay a CIVIL PENALTY of \$500 per occurrence for two  
4 violations of 744.089(2) for a total CIVIL PENALTY of \$1,000.

5 12. The Director SUSPENDS the collection of \$500 of the CIVIL PENALTY  
6 assessed above, so long as Applicant complies with all terms and conditions of this Order  
7 and all requirements of the Insurance Code. If Applicant complies with the terms of this  
8 Order and the Director has not initiated an enforcement action for new violations of the  
9 Insurance Code during the three year period from the effective date of this Order, the  
10 Director WAIVES the collection of the suspended CIVIL PENALTY assessed herein.

11 13. Applicant must pay \$500 of the CIVIL PENALTY as follows:

12 A. \$100 is due and payable at the time this Order is returned to the Division.

13 B. \$100 is due and payable on or before August 1, 2016.

14 C. \$100 is due and payable on or before October 1, 2016.

15 D. \$100 is due and payable on or before December 1, 2016.

16 E. \$100 is due and payable on or before February 1, 2017.

17  
18 SO ORDERED this 5<sup>th</sup> day of August, 2016.

19 PATRICK M. ALLEN, Director  
20 Department of Consumer and Business Services

21  
22 /s/ David Tatman  
David C. Tatman, Chief of Enforcement  
23 Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Tamra M. Anderson, state that I have read the foregoing Order and that I know and fully understand the contents hereof; that the factual allegations stated herein are true and correct; that I have been advised of my right to a hearing, and that I have been advised of my right to be represented by counsel in this matter; that I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order; that I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Insurance Code by me; and that I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Tamra M. Anderson

Signature

State of Oregon

County of Linn

Signed or attested before me on this 30<sup>th</sup> day of June, 2016

by Tamra M. Anderson.

/s/ Lori R. Childers

Notary Public

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