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

In the Matter of: CHANTHANY CONGER, Respondent.	Case No. INS-25-0027 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER ASSESSING CIVIL PENALTIES, ENTERED BY CONSENT

The Division of Financial Regulation (the "Division"), acting on behalf of the Director of the Department of Consumer and Business Services for the State of Oregon (the "Director"), conducted an investigation of Chanthany Conger ("Respondent"). The Division determined that Respondent violated certain provisions of Oregon Revised Statutes ("ORS") chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748, and 750 ("Insurance Code") and the Oregon Administrative Rules ("OAR") promulgated under those laws.

Respondent cooperated with the Director's investigation and wishes to settle this matter.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Respondent hereby CONSENTS to entry of this Order upon the Director's Findings of Fact and Conclusions of Law, as stated below.

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

FINDINGS OF FACT

The Director FINDS that:

1. Respondent was first licensed as an Oregon resident individual insurance producer on March 5, 2004. Respondent's National Association of Insurance Commissioners ("NAIC") national producer number is 7730986.

2. In August of 2024, Respondent submitted documentation to the Division requesting a voluntary surrender of her Oregon resident producer license so that she could transfer her license to the state of Washington. At that time the Division converted Respondent's resident license to a non-resident license.

3. On September 24, 2024, the state of Washington notified the Division that Respondent had an unreported felony conviction for identity theft in 2004 that was not reported to the state.

4. Respondent failed to disclose her 2004 felony conviction for identity theft in her original application with the Division, and in her subsequent renewal applications in 2012, 2014, 2016, 2018, 2022, and 2024.

5. The Division emailed Respondent on September 27, 2024, regarding her failure to report her criminal background to us completely and accurately. The Division also informed her that she is prohibited from the business of insurance under federal law 18 USC 1033 unless she obtains an approved 1033 waiver in Oregon, which she did not possess. Respondent failed to respond.

6. The Division called Respondent on December 20, 2024, to discuss her failure to report her criminal background and the need for a 1033 waiver; however, Respondent did not answer. The Division left a message requesting that Respondent contact the Division regarding the matter. Respondent failed to respond.

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

CONCLUSIONS OF LAW

The Director CONCLUDES that:

7. Pursuant to ORS 731.252(1), whenever the Director has reason to believe that any person has been engaged or is engaging or is about to engage in any violation of the Insurance Code, the Director may issue an order to discontinue or desist from such violation or threatened violation.

8. Pursuant to ORS 744.074(1)(a), the Director may suspend, revoke, or refuse to

issue or renew an insurance producer license and may take other actions authorized by the Insurance Code in lieu thereof or in addition thereto, for providing incorrect, misleading, incomplete or materially untrue information in a license application.

9. By filing an insurance application in which she failed to disclose her prior arrests, Respondent violated ORS 744.074(1)(a).

10. ORS 731.988(1) authorizes the Director to assess a civil penalty against Respondent of up to $1,000 per violation of the Insurance Code, including, but not limited to, any violations of ORS 744.074.

ORDERS

Now therefore, the Director issues the following Orders:

11. Pursuant to ORS 731.252(1), the Director ORDERS Respondent to CEASE AND DESIST from violating ORS 744.074(1)(a).

12. The Director hereby grants Respondent's request to voluntarily surrender her Oregon resident insurance producer license in lieu of the Director revoking her license.

13. As authorized by ORS 731.988(1), the Director ORDERS Respondent to pay $1,000 in CIVIL PENALTIES for failing to disclose her arrests in her application for a resident insurance producer license.

14. The Director SUSPENDS $500 of the civil penalties provided Respondent does not violate the Insurance Code or the terms of this Order. If Respondent violates the Insurance Code or the terms of this Order, then the $500 suspended in civil penalties become immediately due and owing. Otherwise, the suspended civil penalties will be waived three years from the date of this Order.

15. Along with this Order, Respondent shall submit to the Director $500 as payment for the non-suspended civil penalties.

16. This Order is a "Final Order" under ORS 183.310(6)(b). Subject to this provision, entry of this Order does not limit the Director's authority to enforce this Order

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

or take action against Respondent for violations of this Order or violations not included in this Order that are discovered after the date of this Order.

IT IS SO ORDERED.

Dated this 4th day of September, 2025.

SEAN O'DAY, Acting Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, Chief of Enforcement
Division of Financial Regulation

[The remainder of this page intentionally left blank.]

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387

CONSENT TO ENTRY OF ORDER

I, Chanthany Conger, state that I have read the foregoing Order and that I know and fully understand the contents hereof. The factual allegations stated herein are true and correct. I have been advised of my right to a hearing and of the right to be represented by counsel in this matter. 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. I understand that the Director reserves the right to take further action against me to enforce this Order or to take appropriate action upon discovery that I have committed other violations of the Insurance Code. I will fully comply with the terms and conditions stated herein.

I understand that this Order is a public document.

/s/ Chanthany Conger
Signature

State of Washington

County of Kitsap

Signed or attested before me by Chanthany Conger on this 4th day of August, 2025.

/s/ Benjamin Venable
Notary Public

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387