

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

In the Matter of:

Case No. INS-25-0049

DANIELLE DUNCAN,

FINAL ORDER TO CEASE AND
DESIST AND FINAL ORDER
ASSESSING CIVIL PENALTIES,
ENTERED BY CONSENT

Respondent.

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 Danielle Duncan (“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.

FINDINGS OF FACT

The Director FINDS that:

1. Respondent is an Oregon resident.
2. Respondent’s National Association of Insurance Commissioners (“NAIC”) national producer number is 21597155. The principal place of business currently listed on

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





Respondent's licensing profile is 1108 Kings Hwy, Ste 1B, Chester, NY 10918-3139.

3. Respondent submitted an application to the Division for an Oregon resident insurance producer license on May 21, 2025.

4. The Division reviewed the application on May 22, 2025, and discovered that Respondent had falsely answered Questions 1a and 1b on the application, failing to disclose 49 arrests between August 2009 and November 2011. Of those arrests, six resulted in misdemeanor convictions for trespassing, one in a misdemeanor conviction for larceny, and one in a misdemeanor conviction for solicitation. Respondent did not report such convictions in her license application.

5. After the Division discovered Respondent's false answer in the application, Respondent stated that she believed that her prior arrests and convictions were sealed. She further explained that she submitted paperwork in October 2023 to have her record sealed and believed the process was completed after submitting the paperwork.

6. The Division has determined that the arrests and convictions do not constitute grounds for denying Respondent an insurance producer license in Oregon, but that enforcement action is appropriate due to Respondent's failure to disclose such arrests and convictions as part of her licensing application.

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,

1 incomplete or materially untrue information in a license application.

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

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

7 **ORDERS**

8 Now therefore, the Director issues the following Orders:

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

11 12. As authorized by ORS 731.988(1), the Director ORDERS Respondent to pay
12 \$1,000 in CIVIL PENALTIES for failing to disclose her arrests in her application for a
13 resident insurance producer license.

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

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

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15. 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 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 17th day of June, 2025.

ANDREW R. STOLFI, Director
Department of Consumer and Business Services

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

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Telephone: (503) 378-4387



1 **CONSENT TO ENTRY OF ORDER**

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

11 I understand that this Order is a public document.

12
13 /s/ Danielle Duncan

14 Signature

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16 State of Oregon

17 County of Multnomah

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19 Signed or attested before me by Danielle Duncan on this 12th day
20 of June, 2025.

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22 /s/ Sonia Christina Hernandez

23 Notary Public
24
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