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

In the Matter of: SANDRA FOWLER, Respondent.	Case No. INS-16-0274 FINAL ORDER TO CEASE AND DESIST AND FINAL ORDER REVOKING LICENSE, ENTERED BY DEFAULT

On June 17, 2016, the Director of the Department of Consumer and Business Services ("Director"), by and through the Division of Financial Regulation ("Division"), properly served Notice on SANDRA FOWLER ("Respondent") that the Director intended to revoke Respondent's Oregon nonresident insurance producer license ("License").

The Notice offered Respondent an opportunity for a hearing, if requested within 30 days. The Notice further informed Respondent that if a hearing was not conducted because Respondent did not timely request a hearing or otherwise defaulted, then the designated portion of the Director's file and all materials submitted by Respondent in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

The Director did not receive from Respondent a request for a hearing and did not conduct a hearing.

The Director finds that the record of this proceeding proves a *prima facie* case.

The Director makes the following Findings of Fact, Conclusions of Law, Orders, and Notice of Right to Judicial Appeal.

FINDINGS OF FACT

The Director FINDS that:

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1. Respondent has been licensed as an Oregon nonresident insurance producer since September 10, 2014. Respondent's License is scheduled to expire on July 31, 2017. Her NAIC national producer number is 17325078.

2. On October 31, 2014, the State of Florida issued a notice of denial of a license because of Respondent's 1995 misdemeanor conviction of public assistance fraud and for failing to disclose crime on application. The Florida action was reported by Respondent on November 13, 2014.

3. On February 4, 2015, the State of California issued an order of summary denial consent order based on Respondent's criminal history and Florida's denial of a license. Respondent failed to provide notice of the administrative action to the Director within 30 days.

4. On April 23, 2015, the State of Virginia issued an order of revocation. Respondent failed to provide notice of the administrative action to the Director within 30 days.

5. On July 9, 2015, the State of Maine issued an order revoking Respondent's license. Respondent failed to provide notice of the administrative action to the Director within 30 days.

6. On July 13, 2015, the State of Indiana issued a suspension order against Respondent's license. Respondent failed to provide notice of the administrative action to the Director within 30 days.

7. On August 4, 2015, the State of Ohio issued a request to surrender against Respondent's license. Respondent failed to provide notice of the administrative action to the Director within 30 days.

8. On September 22, 2015, the State of Georgia issued an order of license suspension against Respondent's license. Respondent failed to provide notice of the administrative action to the Director within 30 days.

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9. On December 2, 2015, the State of Louisiana issued a notice of regulatory action revoking Respondent's license. Respondent failed to provide notice of the administrative action to the Director within 30 days.

10. On March 3, 2016, the State of North Dakota issued a default order against Respondent's resident license. As of March 3, 2016, Respondent does not have an active resident license. Respondent failed to provide notice of the administrative action to the Director within 30 days.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

11. Under Oregon Revised Statutes ("ORS") 744.089(1), an insurance producer shall report to the Director any administrative action taken against the insurance producer in another jurisdiction or by another governmental agency in this state not later than the 30th day after the date of the final disposition of the matter. Respondent failed to notify the Director of eight administrative actions within 30 days of the final disposition of the matters.

12. Under ORS 744.074(1)(b), the Director may revoke an insurance producer license for violating any insurance laws, or violating any rule, subpoena or order of the director or of the insurance commissioner of another state. The Director may revoke Respondent's License because Respondent failed to report administrative actions taken against her in other states.

13. Under ORS 744.074(1)(i), the Director may revoke an insurance producer license for the cancellation, revocation, suspension or refusal to renew by any state. The record of the cancellation, revocation, suspension or refusal to renew shall be conclusive evidence of the action taken.

ORDER

Now therefore, the Director issues the following Orders:

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14. As authorized by ORS 731.252(1), the Director ORDERS Respondent to CEASE AND DESIST from violating any provision of the Insurance Code or the administrative rules promulgated thereunder.

15. The Director, pursuant to ORS 744.074(1)(b) and (i), hereby REVOKES Respondent's Oregon nonresident insurance producer license.

SO ORDERED this 25th day of July, 2016 in Salem, Oregon.

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

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

NOTICE OF RIGHT TO JUDICIAL APPEAL

You are entitled to judicial review of this order in accordance with ORS 183.482. You may request judicial review by filing a petition with the Court of Appeals in Salem, Oregon, within 60 days from the date this order is served.

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