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

In the Matter of:	Case No. INS-18-0006
ANITA R. SPOOR, Respondent.	FINAL ORDER TO CEASE AND DESIST, FINAL ORDER REVOKING LICENSES, ENTERED BY DEFAULT

On March 14, 2018, 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, 743B, 744, 746, 748 and 750 ("Insurance Code"), properly served Notice on Anita R. Spoor ("Spoor") that the Director intended to revoke the Oregon resident insurance producer license of Spoor.

The Director makes the following Findings of Fact, Conclusions of Law, Orders, and Notice of Right to an Administrative Hearing.

The Notice offered Spoor an opportunity for a hearing, if requested within 30 days. The Notice further informed Spoor that if a hearing was not conducted because Spoor did not timely request a hearing or otherwise defaulted, then the designated portion of the Director's file and all materials submitted by Spoor 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 Spoor 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,

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350 Winter Street NE, Suite 410
Salem, OR 97301-3881
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and Notice of Right to Judicial Appeal.

FINDINGS OF FACT

The Director FINDS that:

1. Spoor has been licensed as an Oregon resident insurance producer since August 4, 2016. Spoor's national producer number is 17327904.

2. At all times relevant to this investigation, Spoor was employed by Allstate Insurance ("Allstate").

3. On May 10, 2017, Allstate notified the Division of Financial Regulation ("Division") that Spoor had been terminated for falsification of documents.

4. Based on the information provided by Allstate, the Director sent a certified letter to Spoor's last recorded residential address requesting information regarding the termination on December 18, 2017. Spoor was given until January 8, 2018 to respond to the Director's request.

5. The certified mail was returned unclaimed in January 2018.

6. On January 12, 2018, the Director sent a letter by regular mail to Spoor's last recorded residential address requesting information regarding the termination. Spoor was given until February 2, 2018 to respond to the Director's request.

7. As of March 6, 2018, Spoor has not responded to the multiple inquiries by the Director.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

8. 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.

9. Pursuant to ORS 731.296, the Director may address any proper inquiries to

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any insurer, licensee or its officers in relation to its activities or condition or any other matter connected with its transactions. Any such person so addressed shall promptly and truthfully reply to such inquiries using the form of communication requested by the Director. Spoor failed to respond to multiple inquiries by the Director.

10. Pursuant to ORS 744.074(1)(b), the Director may revoke an insurance producer licensee for violating any insurance laws, or violating any rule, subpoena or order of the Director. ORS 731.296 is an insurance law violated by Spoor.

ORDER

Now therefore, the Director issues the following Orders:

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

12. The Director, pursuant to ORS 744.074(1)(b), hereby REVOKES Spoor's Oregon resident insurance producer license.

SO ORDERED this 16th day of April, 2018 in Salem, Oregon.

CAMERON C. SMITH, Director
Department of Consumer and Business Services

/s/ Dorothy Bean
Dorothy Bean, 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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