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

In the Matter of: QUANAIJHA SPRADLEY, an Individual, Respondent.	Case No. INS-21-0051 FINAL ORDER TO CEASE AND DESIST, FINAL ORDER REVOKING LICENSE, AND FINAL ORDER ASSESSING CIVIL PENALTY, ENTERED BY DEFAULT

On October 14, 2021, the Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), by and through the Division of Financial Regulation ("Division"), served an Order to Cease and Desist, Proposed Order to Assess Civil Penalty, and Proposed Order to Revoke License ("Notice") on Quanaijha Spradley ("Respondent").

The Notice offered Respondent an opportunity for a hearing if requested within 20 days of service of the Notice. 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 Division'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.

FINDINGS OF FACT

The Director FINDS that:

1. On November 7, 2017, Respondent was issued a License. Respondent's national producer number is 18117268.

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

2. On April 16, 2020, the Iowa Insurance Division ("IID") issued an order against Respondent requiring her to cease and desist from conducting insurance business in Iowa.[1]

3. On October 13, 2020, the California Department of Insurance ("CDI") issued an order revoking Respondent's California insurance producer's license due to the findings from the IID order.[2]

4. On December 3, 2020, the Pennsylvania Insurance Department ("PID") entered into a consent order with Respondent whereby she surrendered her Pennsylvania insurance producer's license due to the findings from the IID order.[3]

5. Respondent failed to report any of the foregoing administrative actions and/or license revocations to the Division.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

6. By failing to report any of the foregoing administrative actions to the Director within 30 days of their occurrences, Respondent violated ORS 744.089(1).

7. Because Respondent violated ORS 744.089(1), the Director may revoke her License pursuant to ORS 744.074(1)(b).

8. Because Respondent's California and Pennsylvania insurance producer licenses were revoked, the Director may revoke her License pursuant to ORS 744.074(1)(i).

9. Because the Director has reason to believe that Respondent has been engaged, is engaging, or is about to engage in violations of the Insurance Code, the Director may issue an order to Respondent to cease and desist, pursuant to ORS 731.252(1).

10. Under ORS 731.988(1), the Director may impose a civil penalty of up to $10,000 *per violation* upon any person who violates a provision of the Insurance Code.

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

[1] Respondent had sold insurance following the 2017 revocation of her Iowa insurance producer's license. She also made misrepresentations by falsely inflating the coverages offered under various insurance products and medical plans. *See* IID case number 104797.
[2] *See* CDI case number PLBS 13964-A.
[3] *See* PID case number CO20-10-015.

ORDERS

Now therefore, the Director issues the following ORDERS:

11. As authorized by ORS 731.252(1), the Director hereby ORDERS Respondent to CEASE AND DESIST from violating ORS 744.089(1).

12. As authorized by ORS 744.074(1)(b) and (i), the Director hereby REVOKES Respondent's License.

13. As authorized by ORS 731.988(1), the Director hereby ORDERS that Respondent be subject to a CIVIL PENALTY of $1,000 for violating ORS 744.089(1)(b).

SO ORDERED this 18th day of November, 2021.

ANDREW R. STOLFI, 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

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.

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