



State of Washington
Office of the Insurance Commissioner
Hearings Unit
PO Box 40255
Olympia WA 98504-0255
5000 Capitol Boulevard
Tumwater, WA 98601
(360) 725-7002 FAX (360) 864-2782
HearingsU@oic.wa.gov

Demand for Hearing

FILED

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Please type or print in ink. Attach a copy of the Order or correspondence in dispute and all documents supporting your demand. This Demand for Hearing can be mailed, faxed, hand-delivered or emailed to the Hearings Unit at the address above. For OIC Demands, please provide contact information for all other interested parties and their representatives.

HEARINGS UNIT
OFFICE OF
INSURANCE COMMISSIONER

1 Requesting Party (required information)

Name/Business Name Cynthia B Anderson		OIC Case/Order No. 18-0007
Street Address 11620 N Galahad Drive		City, State, Zip Spokane, WA 99218
Telephone Number 509-499-4116	Fax Number	
Contact Person Rodney Anderson	Telephone Number 509-499-4116	Email Address espn54@hotmail.com

2 Authorized Representative/Attorney for Requesting Party

Last Name	First	M.I.
Business Name		
Street Address		City, State, Zip
Telephone Number	Fax Number	Email Address

3 Subject Matter of Demand for Hearing

Revocation or Denial of License
 Revocation or Denial Certificate of Authority or Registration
 Cease and Desist Order
 Imposition of Fine/Consent Order
 Other _____

4 Additional Parties/Representatives (for more parties and/or representatives, please attach additional pages)

Last Name	First	M.I.
Business Name		
Street Address		City, State, Zip
Telephone Number	Fax Number	Email Address

5 Issues and Arguments

a. **Issues** – Briefly describe each issue or area of dispute that you wish us to consider. Attach additional pages if necessary.

I want a hearing on this. I am disputing the facts and conclusions of law about this finding.

I also need time to find and consult an attorney on this matter.

**STATE OF WASHINGTON
OFFICE OF THE INSURANCE COMMISSIONER**

In the Matter of

**ANDERSON INSURANCE
AGENCY,**

Unauthorized Entity.

Respondent.

Order No. 18-0007

ORDER TO CEASE AND DESIST

Pursuant to RCW 48.02.080, RCW 48.15.023 [unauthorized activities], and RCW 48.17.063 [unlicensed activities], the Insurance Commissioner of the state of Washington ("Insurance Commissioner") orders the above-named Respondent, and its officers, directors, trustees, employees, agents, and affiliates to immediately cease and desist from:

- A. Engaging in or transacting the unauthorized business of insurance in the state of Washington;
- B. Seeking, pursuing and obtaining any insurance business in the state of Washington;
- C. Soliciting Washington residents to sell any insurance contract, to be issued by an unauthorized insurer or other unauthorized entity;
- D. Soliciting Washington residents to induce them to purchase any insurance contract.

BASIS:

1. Rodney S. Anderson ("Mr. Anderson") is a Washington resident insurance producer, WAOIC No. 229440, licensed in Washington on August 2, 2004.
2. Cynthia Beverly Anderson ("Mrs. Anderson" or "the Licensee") is a resident insurance producer, WAOIC No. 854103, licensed in Washington on March 3, 2014.
3. Mr. Anderson and Mrs. Anderson are married to each other and have a business website titled "Anderson Insurance Agency." Mr. Anderson's email signature block also

ORDER TO CEASE AND DESIST
ORDER NO. 18-0007

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Office of Insurance Commissioner
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prominently displays Anderson Insurance Agency on it. Anderson Insurance Agency is not licensed as a Washington State producer nor does it hold a Washington State business license.

4. On May 3, 2017, the Insurance Commissioner received Americo Financial Life and Annuity Insurance Company's ("Americo") notice of termination of Mr. Anderson's appointment. Americo terminated Mr. Anderson's appointment after it identified twenty-two (22) applications for life insurance with incorrect addresses. On August 1, 2017, the Insurance Commissioner received notice from Americo that it had also terminated Mrs. Anderson's appointment due to her admissions and her "involvement with Rodney Anderson."

7. Mr. Anderson and Mrs. Anderson used the same two (2) Post Falls, Idaho addresses associated with two (2) different trailer parks in eight (8) applications. One (1) Post Falls, Idaho address was used in four (4) applications and the other four (4) applications were listed at the other Post Falls, Idaho address. These eight (8) consumers are not related to each other, live in separate locations and are not members of the same family. One (1) application contained an address belonging to a Montana property owned by Mr. Anderson and Mrs. Anderson, and one (1) application contained an applicant's incorrect date of birth.

8. The Insurance Commissioner's Rates and Forms staff confirmed that only one (1) of the applications was authorized for use in Washington State.

9. Mr. Anderson received a total of fifteen thousand five hundred ninety-seven dollars and eighty-two cents (\$15,597.82) in commissions for the sale of these policies.

10. By selling, soliciting, or negotiating insurance in Washington without a license, the Respondent violated RCW 48.17.060; RCW 48.18.100, RCW 48.30.010(1), and RCW 48.30.210.

IT IS FURTHER ORDERED that nothing herein shall prevent the Respondent from fulfilling the terms of contracts formed prior to the effective date of this Order pursuant to RCW 48.15.020(2)(b).

Any violation of the terms of this Order by the Respondent and its officers, directors, trustees, employees, agents, and affiliates or the Respondent's failure to fulfill or perform its contracts subject to this Order will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, 48.17.063, and other applicable sections of the Insurance Code of the state of Washington.

The Respondent has the right to demand a hearing in accordance with RCW 48.04.010, WAC 284-02-070, and WAC 10-08-110.

This Order shall remain in effect subject to the further order of the Insurance Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington, this 11th day of January, 2018.



MIKE KREIDLER
Insurance Commissioner

By and through his designee



ROSS VALORE
Insurance Enforcement Specialist
Legal Affairs Division

CERTIFICATE OF MAILING

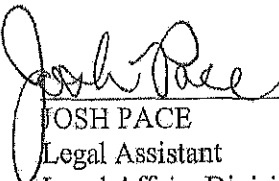
The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing Order to Cease and Desist on the following individual(s) by email and by depositing in the U.S. mail via state Consolidated Mail Service with proper postage affixed to:

Anderson Insurance Agency
Attn: Rodney S. Anderson
11620 N Galahad Dr.
Spokane, WA 99218
espn54@hotmail.com

Anderson Insurance Agency
Attn: Cynthia Beverly Anderson
11620 N Galahad Dr.
Spokane, WA 99218
califgirl86@yahoo.com

Dated this 11th day of January, 2018, in Tumwater, Washington.



JOSH PACE
Legal Assistant
Legal Affairs Division