

**BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA**

FILED
DEC 01 2011
INSURANCE COMMISSIONER
OKLAHOMA

**STATE OF OKLAHOMA, ex rel. JOHN D.
DOAK, Insurance Commissioner,**

Petitioner

v.

**PYRAMID INSURANCE GROUP, LLC,
a licensed nonresident producer firm**

Respondents.

Case No. 10-0976-DIS

CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD

COMES NOW the State of Oklahoma, ex rel. John D. Doak Insurance Commissioner,
by and through his attorney, Julie Meaders, and alleges and states as follows:

JURISDICTION

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 *et seq.*

2. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Oklahoma Producer Licensing Act and/or may levy a fine up to \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code, 36 O.S. § 1435.13(A) and (D).

3. Respondent Pyramid Insurance Group, LLC is licensed by the State of Oklahoma as a nonresident insurance producer in property and casualty lines of authority holding license number 10013953. Charlotte Molek is the licensed designated producer responsible for the agency's compliance with the insurance laws, rules and regulations of this state.

ALLEGATIONS OF FACT

1. Pyramid Insurance Group LLC received its producer license in property and casualty lines of authority on December 30, 2010 under the name "Pyramid Insurance Group LLC". The Uniform Application for Business Entity License asks the applicant to list any other assumed, fictitious, alias or trade names under which the applicant is doing business or intends to do business. No other names were listed on the application.

2. A website for Advanced Auto Insurance Network exists that advertises for instant auto quotes and other insurance needs. The website states it is based out of Canton, Ohio but that it currently services customers in Ohio, Oklahoma, Kentucky, Texas, Tennessee, Pennsylvania, Maryland and Virginia for multiple insurance products and lists multiple phone numbers for customers to call. The phone number for Oklahoma is (405) 848-9200 (See Exhibit "A").

3. Advanced Auto Insurance Network is not licensed as a producer in Oklahoma. An individual who answered the phone number (405) 848-9200 stated that Pyramid Insurance Group is the licensed agency in Oklahoma owned by Charlotte Molek that uses the name Advanced Auto Insurance Network.

CONCLUSIONS OF LAW

1. Respondent Pyramid Insurance Group, LLC violated 36 O.S. § 1435.11 by failing to notify the Oklahoma Insurance Commissioner prior to doing insurance business under the name "Advanced Auto Insurance Network"; a trade name other than the name on its producer license. In violation of 36 O.S. § 1435.11, Respondent Pyramid Insurance Group, LLC violated 36 O.S. § 1435.13(A)(2).

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that Respondent Pyramid Insurance Group, LLC violated 36 O.S. §§ 1435.11 and 1435.13(A)(2), and as a result **Respondent Pyramid Insurance Group is FINED** in the amount of **ONE THOUSAND DOLLARS (\$1,000.00)**. Further, Pyramid Insurance Group, LLC must provide the Insurance Commissioner with all assumed, fictitious, alias, or trade names used in the past, currently using or that it intends to use in its insurance business. **Fine to be paid within thirty (30) days of issuance of this Order.**

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of issuance of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the issuance this Order. A request for hearing should be in writing addressed to Julie Meaders, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Street, Suite 100, Oklahoma City, Oklahoma 73112. The request for hearing must state the grounds for the request to set aside or modify the Order.

Any such hearing shall be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. § 250-323. If the Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as notice of the matters to be reviewed at the hearing, and the Allegations of Fact, Alleged Violations of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 1st day of December, 2011.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Julie Meaders
Julie Meaders
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma 73112
Telephone: (405) 521-2746
Facsimile: (405) 522-0125

CERTIFICATE OF MAILING

I, Julie Meaders, hereby certify that a true and correct copy of the above and foregoing Conditional Administrative Order and Notice of Right to be Heard was mailed by certified mail with postage prepaid and return receipt requested on this 1st day of December, 2011, to:

Pyramid Insurance Group, LLC
c/o Charlotte Molek
2848 Whipple Avenue NW
Canton, Ohio 44708

CERTIFIED MAIL NO: 7008 1830 0003 9411 6791

and that notification was sent to:

NAIC/RIRS

and that a copy was mailed to:

All Appointing Insurers

and that a copy was delivered to:

Licensing Division

Julie Meaders
Julie Meaders

7002 9087 0000 6411 1462

U.S. Postal Service
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

Postage \$		- 20 Postmark Here
Certified Fee		
Return Receipt Fee		
Restricted Delivery Fee (Endorsement Required)		
Total Postage		
Sent To Pyramid Insurance (Group, LI.) c/o Charlotte Molek 2848 Whipple Avenue NW Canton, OH 44708 10-0976 OIS/J \ "(ml)(Cond. Admin. Ord.)		
Street, Apt. No., or PO Box No.		
City, State, ZIP+		

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

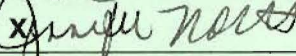
- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:


Pyramid Insurance Group, LLC
c/o Charlotte Molek
2848 Whipple Avenue NW
Canton, OH 44708
10-0976-DIS/AM(m) Cond. Admin. Ord.

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent☐ Addressee

B. Received by (Printed Name)



C. Date of Delivery

Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ NoRECEIVED
OKLAHOMA INSURANCE DEPARTMENT

DEC 12 2011

Legal Division

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7008 1830 0003 9411 6791

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



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Columbus, Ohio
614-225-1617

Cleveland, Ohio
440-777-2664
216-589-4680

Akron, Ohio
330-753-9530

Eastern Ohio
740-622-1800

Youngstown, Ohio
330-480-0881

Cincinnati, Ohio
513-381-1535

Kentucky

**PETITIONER'S
EXHIBIT**

"A"

Louisville, Kentucky
502-479-1055

Lexington, Kentucky
859-623-1144

Indiana
866-966-7166

Maryland
Toll Free 866-441-1818

Oklahoma
405-848-9200

Pennsylvania
Toll Free 866-441-1818

Uniontown, PA
724-329-0386

Tennessee
866-966-7166

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Charlotte I. Molek's Profile and Contact Information



Charlotte I. Molek
Principal Agent/CEO
charlotte.molek@pennsummit.net

Office Number (330) 477-1103
Toll Free Number (866) 966-7166
Fax Number (330) 477-1125
[Download vCard](#)



Profile

Charlotte is the Founder and CEO of Penn Summit Insurance Agency and Principal Agent/CEO of Advanced Auto Insurance Network. She has worked as an Independent Insurance Agent since 1995 providing her clients with Personal and Commercial Insurance needs. Starting her Agency at age 32, Charlotte has developed her knowledge into insuring niche markets which include small to large businesses including Trucking and Construction Exposures.