

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

FILED

JAN 26 2011

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN)
D. DOAK, Insurance Commissioner,)
)
 Petitioner,)
)
v.)
)
LINDSAY NICOLE FRYER,)
)
 Respondent.)

Case No. 11-0048-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. Lindsay Nicole Fryer is employed at the Rhone Insurance Agency in McAlester, Oklahoma. Her producer license 40004715 lapsed on July 31, 2009. Her address of record is 509 E. Miami, McAlester, Oklahoma 74501.
3. 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).

ALLEGATIONS OF FACT

1. Respondent submitted an application to reinstate her producer license on January 10, 2011. The application stated under Respondent's employment history that she has been employed in management at the Rhone Insurance Agency in McAlester, Oklahoma since September 2010.

2. Respondent declared under penalty of perjury that the statements made in the application were true, correct and complete.

3. Oklahoma Insurance Department records reveal that Respondent was issued producer license 40004715 in 2007. The license lapsed on July 31, 2009 for failure to renew.

4. Respondent was required to be licensed while employed in management at the Rhone Insurance Agency between September 2010 and the present.

CONCLUSIONS OF LAW

1. Respondent violated 36 O.S. § 1435.4(A) in failing to maintain an active producer license while employed in an insurance-related business, thereby in violation of 36 O.S. § 1435.13(A)(2).

ORDER

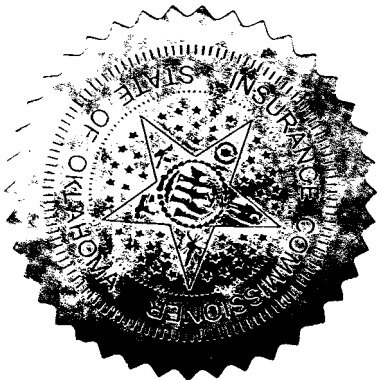
IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 1435.13(A)(2) and as a result **Respondent is FINED** in the amount of **TWO HUNDRED AND FIFTY DOLLARS (\$250.00)**. **Fine to be paid within thirty (30) days of receipt of this Order.** License will be reinstated upon payment of the fine.

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 mailing of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the date of mailing this Order. A request for hearing should be in writing addressed to Julie Meaders, Oklahoma Insurance Department, Legal Division, Post Office Box 53408, Oklahoma City, Oklahoma 73152-3408. 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 26th day of January, 2011.

JOHN D.DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Julie Meaders

Julie Meaders
Assistant General Counsel
P.O. Box 53408
Oklahoma City, Oklahoma 73152
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 26th day of January, 2011 to:

Lindsay Nicole Fryer
509 East Miami
McAlester, OK 74501

7008 1830 0003 9410 7935

CERTIFIED MAIL NO.

and that notification was sent to:

NAIC/RIRS

and that a copy was delivered to:

Leah Scoles
Producer Licensing Division



Julie Meaders

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:

Lindsay Nicole Fryer
509 East Miami
McAlester, OK 74501

IT-0048-DIS/JAM (ker)

Legal Division

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Lindsay Fryer

- Agent
- Addressee

B. Received by (Printed Name)

Lindsay Fryer

C. Date of Delivery

JAN 29 2011

Try address different from item 1? Yes
If YES, enter delivery address below No

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)

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PS Form 3811, February 2004

Domestic Return Receipt

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JAN 26 2011

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Sent To

Lindsay Nicole Fryer

Street, Apt. No.,
or PO Box No.

509 East Miami

City, State, ZIP+4

McAlester, OK 74501

IT-0048-DIS/JAM (ker)

PS Form 3800, August 2006

See Reverse for Instructions