BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

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STATE OF OKLAHOMA, ex rel.	JOHN D.)	MAY 0.2 2011	
DOAK, Insurance Commissioner,)	INSURANCE COMMISS	IONER
	Petitioner,)	OKLAHOMA	
VS.)	CASE NO. 11-0524-DIS	
EMPIRE HOME WARRANTY)		
	Respondents.)		

CONDITIONAL ADMINISTRATIVE ORDER

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

JURISDICTION

- John D. Doak is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code 36 O.S. §§ 101-7004.
- 2. Respondent Empire Home Warranty ("Empire") is an unlicensed company selling home warranties in the State of Oklahoma.

FINDINGS

- 1. On or about March 15, 2011, an inquiry regarding a claim which arose under an insurance contract was forwarded by the Oklahoma Insurance Department to Respondents.
 - 2. The thirtieth (30th) day after the date of the inquiry was April 14th, 2011.
 - 3. As of the date of this Order Empire has failed to provide any response to the inquiry.

CONCLUSIONS

The allegations are found to be true and correct and Respondents have violated 36 O.S. § 1250.4(B) by failing to furnish an adequate response to an inquiry from the Commissioner within

thirty (30) days from the date of the inquiry.

ORDER

IT IS THEREFORE ORDERED that Empire Home Warranty shall provide a response to the inquiry referenced above and are fined in the amount of Five Hundred Dollars (\$500.00) each. The responses and fines are to be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Order.

Respondent is further notified that it may request a hearing within 30 days of the receipt of this Order concerning this action and upon such request the Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Ellen C. Edwards, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Suite 100, Oklahoma City, Oklahoma 73112 and state the basis for requesting the hearing.

If Respondent does not request a hearing within the 30 days allotted this Order shall be a **FINAL ORDER** on the 31st day following the receipt of the Order.

WITNESS My Hand and Official Seal this day of

_ day of //w/

JOHN D. DOAK

INSURANCE COMMISSIONER

STATE OF OKLAHOMA

Ellen C. Edwards

Deputy General Counsel

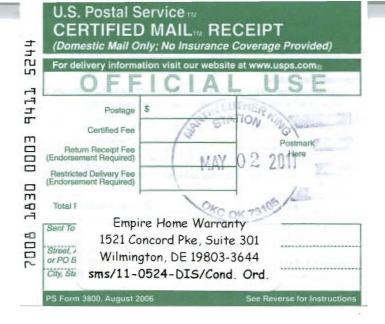
3625 NW 56th Street, Suite 100

Oklahoma City, Oklahoma, 73112

(405) 521-2746

CERTIFICATE OF SERVICE

I hereby certify that a true and concertified, return receipt requested on this	rrect copy of the above and forego day of May	ing Order was mailed , 2011, to:
Empire Home Warranty 1521 Concord Pike, Ste 301 Wilmington, DE 19803-3644		
	Ellen J. Edwards	uds



SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
Article Addressed to: OKLAHOMA INSU	CEIVE D. Is delivery address different from item 1? Yes IRANCE DEPARTMENENT delivery address below: No
Empire Home Warranty 1521 Concord Pke, Suite 301	The state of the s
Empire Home Warranty 1521 Concord Pke, Suite 301 Wilmington, DE 19803-3644 ega sms/11-0524-DIS/Cond. Ord.	The state of the s
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Wilmington, DE 19803-3644 ega	3. Service Type Certified Mail Express Mail Registered Return Receipt for Merchandise Insured Mail C.O.D. 4. Restricted Delivery? (Extra Fee) Yes