



3. On May 31, 2011, the Department received from the Respondent money order number 7002880564 in the amount of \$212.73 and money order number 7002880563 in the amount of \$50.00. The money orders were submitted in replacement of check number 1219, to pay the \$25.00 service fee, and \$6.00 outstanding for March 2011 reviewal fees.

### CONCLUSION OF LAW

Respondent acted in violation of 59 O.S. § 1310(A)(27) by uttering an insufficient check to the Insurance Commissioner.

### ORDER

**IT IS THEREFORE ORDERED that Respondent is fined in the amount of Two Hundred Fifty Dollars (\$250.00).**

Respondent is further notified that she 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 Natasha M. Scott, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> Suite 100, Oklahoma City, Oklahoma 73112 and state the basis for requesting the hearing. **Such written request shall include an explanation of Respondent's actions described herein and any defenses thereof.**

**If Respondent does not request a hearing within the 30 days allotted, this Order shall be a FINAL ORDER on the 31<sup>st</sup> day following the receipt of the Order, and the fine ordered herein shall be due to the Oklahoma Insurance Department.**

WITNESS My Hand and Official Seal this 28<sup>th</sup> day of July, 2011.

JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA



A handwritten signature in black ink, appearing to read "Natasha M. Scott", written over a horizontal line.

Natasha M. Scott  
Assistant General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, Oklahoma, 73112  
Tel. (405) 521-2746  
Fax (405-521-0125

### **CERTIFICATE OF SERVICE**

I 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 certified, return receipt requested on this 28<sup>th</sup> day of July, 2011, to:

Crystal Phillips  
P.O. Box 19083  
Oklahoma City, OK 73144-0083

A handwritten signature in black ink, appearing to read "Natasha M. Scott", written over a horizontal line.

Natasha M. Scott

7008 1830 0003 9410 9526

**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:

Crystal Phillips  
 P.O. Box 19083  
 OKC, OK 73144-0083  
 sms/11-0758-DIS/Cond. Ord.

2. Article Number  
(Transfer from service label)

7008 1830 0003 9410 9526

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  
 X *CCR*  Addressee

B. Received by (Printed Name) C. Date of Delivery

*Crystal Phillips* *8/1*  
 D. Is delivery address different from item 1?  Yes  
 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

RECEIVED  
 OKLAHOMA INSURANCE  
 DEPARTMENT  
 AUG 03 2011

Legal Division



BBD-11-0019

RECEIVED BY  
AGENT LICENSING

JUN 01 2011

OKLAHOMA  
INSURANCE DEPARTMENT



Ken Miller  
Oklahoma State Treasurer

AGENCY: 1385

RE: Charge Back

The following item has been charged back to your account:

Name on check : CRYSTAL PHILLIPS  
Check # : 1219  
Amount : \$216.53  
Type : A  
On : 5/27/2011

This item will appear on your monthly statement with the assigned

Charge Back # : 6284

Please sign, date and return your envelope to this office.

Banking Operations



2300 North Lincoln Blvd., Room 217, Oklahoma City, Oklahoma 73105-4895 Phone: (405)521-3191 Fax: (405)522-4508

1113633499012024  
Dept 216 Bail

copy recvd by: ad

Date: 6-1-11