

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

**FILED**  
SEP 12 2012  
INSURANCE COMMISSIONER  
OKLAHOMA

**STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner,** )  
 )  
 )  
 **Petitioner,** )  
 )  
 )  
 **v.** )  
 )  
 **DONNA LAVERNE PARRICK, a licensed insurance producer,** )  
 )  
 )  
 **Respondent.** )

**Case No. 12-0469-DIS**

**FINAL ADMINISTRATIVE ORDER**

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act. The Oklahoma Insurance Department (the "Department") issued an Administrative Order of Suspension Instanter on June 14, 2012 alleging Respondent Donna Laverne Parrick ("Parrick" or "Respondent") accepted premium payments on behalf of her customers and failed to forward those payments to insurance companies and failed to provide insurance coverage for her customers who paid the premiums.

Respondent requested an administrative hearing and the hearing was set before the undersigned Hearing Examiner for August 22, 2012. The hearing date was continued by agreement of the parties to September 6, 2012. The Order of Continuance was mailed to Respondent certified mail, return receipt requested, to the address requested by Respondent: P.O. Box 356, Depew, Oklahoma 74028, on August 13, 2012. U.S. Postal Service tracking confirmed that certified mail no. 7006 2760 0005 6605 7489 was unclaimed by Respondent.

Petitioner appeared by counsel Julie Meaders on September 6, 2012. Respondent failed to appear. Petitioner offered Exhibits A-F as proof to support the allegations of fact and alleged violations of law contained in the Administrative Order of Suspension Instanter.

## **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. Respondent is licensed by the State of Oklahoma as a resident insurance producer holding license number 86655. Her address of record with the Oklahoma Insurance Department is P.O. Box 356, Depew, OK 74028.

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).

4. If the Insurance Commissioner finds that the public health, safety or welfare imperatively requires emergency action, and incorporates a finding to the effect in its order, summary suspension of a license may be ordered pending proceedings for revocation or other action. 75 O.S. §§ 314(C)(2), 314.1, OAC 365:1-7-9(a).

## **FINDINGS OF FACT**

1. The Anti-Fraud Division of the Oklahoma Insurance Department (the "Department") received a complaint from Sharon Hurley with Travelers Insurance on January 5, 2012. Ms Hurley reported that Travelers was contacted by State Farm agent Jaclyn Martin regarding customer Bobbie Greenleaf. Greenleaf was transferring her insurance business from Parrick Insurance Agency to Martin's agency. Martin was seeking verification of Greenleaf's past auto insurance coverage with Travelers after receiving no response from Parrick.

2. Traveler's contacted Greenleaf and spoke with her daughter, Leona Davis, who told Travelers that her mother was elderly and that Davis would assist in the matter. Travelers requested all documents that Greenleaf had received from Parrick regarding the Travelers coverage and was provided with two insurance cards and proof of payment by copy of check # 4060 made payable to Travelers in the amount of \$1,676.00.

3. Travelers Internal Investigations verified that the owner of Parrick Insurance Agency was licensed insurance producer Donna Laverne Parrick who was not appointed with Travelers. Travelers was unable to locate any records for Greenleaf and determined that the verification forms provided were fraudulent with bogus policy numbers.

4. The Department's investigator Rick Wagon was assigned to investigate the Travelers complaint. Wagon discovered two recent complaints made against Parrick to the Consumer Assistance Division of the Department. The first complaint was from Bobbie Greenleaf on December 17, 2011 regarding her payment of premium to Parrick and the pursuing lack of coverage with Travelers.

5. The second complaint was from Geneva Holbrook. Holbrook complained and provided documentation to the Department on December 27, 2011 that she paid \$445.00 cash in increments to Parrick for insurance coverage with Hallmark Insurance on two homes. Virginia Ward, Policy Service Manager with Hallmark Insurance, responded to the Department's inquiry on February 21, 2012 that Parrick never submitted an insurance application or funds to the company for this coverage.

6. Investigator Wagon interviewed Greenleaf who stated that in addition to the bogus auto insurance with Travelers, she had discovered that she had paid premiums to Parrick for insurance on two rental homes and another property that was also non-existent. Greenleaf

stated that the only person she dealt with at Parrick Insurance Agency was Donna Parrick. Greenleaf was Parrick's neighbor and had known her for years. Greenleaf stated that Parrick took advantage of her.

7. Wagon interviewed State Farm agent Jaclyn Martin who stated that she had written insurance for several former Parrick customers who complained they had policy issues with Parrick. Martin stated that Parrick was difficult to contact and generally uncooperative in the transfer of business process.

8. Martin stated that she telephoned Parrick in the presence of Greenleaf and requested Parrick confirm coverage via facsimile. When Parrick failed to respond, Martin called her the next day. When no response was received the next day, Martin finally contacted Travelers directly.

9. Wagon interviewed Donna Parrick at her agency and requested documents. Parrick was unable to provide documents and other items requested by Wagon during the interview. Parrick could not explain the bogus insurance verification card. Further, Parrick had no explanation as to Holbrook's lack of insurance coverage. Wagon noted that Parrick's office and records were in disarray.

10. Wagon interviewed Traveler's internal investigator Marguerite Furdette. Furdette had reviewed Greenleaf's insurance verification card and found the generic format of the card was not used by Travelers. Furdette found that Travelers used no such policy numbers as listed on the card. Furdette stated that Travelers had no records whatsoever that matched coverage for Greenleaf and that any purported coverage was fraudulent.

11. On June 1, 2012, Case No. CF-2012-00191 was filed in Creek (Bristow) County charging Parrick with two counts of embezzlement and one count of exploitation of the elderly.



**VIOLATIONS OF LAW**

1. Respondent violated 36 O.S. § 1435.13(A)(4) by improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business.
2. Respondent violated 36 O.S. § 1435.13(A)(7) having been found to have committed insurance unfair trade practice or fraud.
3. Respondent violated 36 O.S. § 1435.13(A)(8) by using fraudulent, coercive or dishonest practices and by demonstrating incompetence, untrustworthiness and financial irresponsibility in the conduct of business in this state.

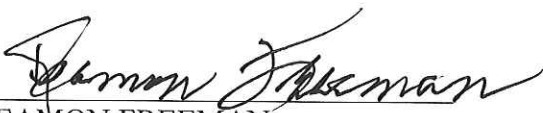
**ORDER**

**RESPONDENT DONNA LAVERNE PARRICK WAS PROPERLY SERVED WITH NOTICE OF HEARING AND IS IN DEFAULT FOR FAILURE TO APPEAR. PETITIONER'S ADMITTED EXHIBITS A-F SUPPORT THE ALLEGATIONS OF FACT IN THE ADMINISTRATIVE ORDER OF SUSPENSION INSTANTER AS TRUE AND CORRECT.**

**IT IS THEREFORE ORDERED THAT RESPONDENT'S PRODUCER LICENSE IS HEREBY REVOKED AND SHE IS ORDERED TO PAY A FINE IN THE AMOUNT OF TWO THOUSAND DOLLARS (\$2,000.00) AND COSTS OF THIS PROCEEDING IN THE AMOUNT OF TWO HUNDRED AND FIFTY DOLLARS (\$250.00).**

Done this 11<sup>th</sup> day of September, 2012.



  
LEAMON FREEMAN  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT

CERTIFICATE OF MAILING

I, Julie Meaders, hereby certify that a true and correct copy of the above and foregoing Final Administrative Order was mailed by certified mail, return receipt requested, on the 10<sup>th</sup> day of September 2012 to:

Donna Laverne Parrick  
P.O. Box 356  
Depew, OK 74028

**CERTIFIED MAIL NO: 7008 1830 0003 9411 9594**

and that notification was sent to:

NAIC/RIRS  
and to all appointing insurers

and that a copy was delivered to:

Licensing Division  
Anti-Fraud Unit/Investigations Division

  
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Julie Meaders