BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

		TILED
STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner,)	JUL 29 2014
Petitioner,)	INSURANCE COMMISSIONER OKLAHOMA
)) Case N	Jo. 14-0553-DIS
MOBLEY FUNERAL SERVICE, INC. d/b/a MOBLEY-DODSON FUNERAL SERVICE)))	
)	
Prepaid Funeral Benefits Permit 863182)	
Respondent.)	

CONDITIONAL ADMINISTRATIVE ORDER AND NOTICE OF RIGHT TO HEARING

The State of Oklahoma, ex rel., John D. Doak, Insurance Commissioner, alleges and states as follows:

JURSDICTION AND AUTHORITY

- 1. John D. Doak is the Insurance Commissioner of the State of Oklahoma ("the Insurance Commissioner") and, as such, is charged with the duty of administering and enforcing the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., including the provisions of the Prepaid Funeral Service and Funeral Service Merchandise Act, 36 O.S. §§ 6121-6136.18 ("the Prepaid Act").
- 2. The Respondent, Mobley Funeral Service d/b/a Mobley-Dodson Funeral Service ("Respondent" or "Permit Holder"), is a permitted provider of prepaid funeral

benefit contracts in the State of Oklahoma and holds Permit Number 863182 for an establishment in Sand Springs, Oklahoma.

FINDINGS OF FACT

- 1. The Insurance Commissioner is charged with the duty of administering and enforcing all provisions of the Prepaid Act, 36 O.S. §§ 6121-6136.18.
- 2. Respondent is a prepaid funeral benefits Permit Holder in the state of Oklahoma pursuant to 36 O.S. § 6121 and 36 O.S. § 6124, holding Permit Number 863182 for an establishment in Sand Springs, Oklahoma.
- 3. Respondent failed to submit its Annual Report by March 17, 2014 (as March 15, 2014, fell on a Saturday), as required by 36 O.S. §6128.
- 4. The Oklahoma Insurance Department ("the Department") did not receive Respondent's Annual Report until March 18, 2014 (postmark date).

CONCLUSIONS OF LAW

- 1. Respondent failed to submit its Annual Report in a timely fashion in violation of 36 O.S. § 6128.
- 2. The Insurance Commissioner may censure, suspend, or revoke a prepaid funeral permit or impose a fine in the amount of \$100 to \$1,000, or impose a combination of such administrative actions, for violating any provision of the Prepaid Act. *See* 36 O.S. § 6130 (B).
- 3. Timely filing of the Annual Report and meeting other deadlines under the Prepaid Act is central to the Insurance Commissioner's regulation of the prepaid funeral

benefits trust industry. See 36 O.S. §§ 6123, 6125, 6128, 6129, 6129.1 and O.A.C 365:25-9-3(b) (3).

ORDER

IT IS THEREFORE ORDERED that the Respondent IS CENSURED for its late filling of its Annual Report.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that this Conditional Administrative Order shall become a FINAL ORDER on the 31st day following the receipt of said Order unless Respondent requests a Hearing as set out below. The CENSURE of Respondent Permit Holder takes effect at the time this Conditional Administrative Order becomes a Final Order.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED and Respondent is further notified that Respondent may request a Hearing within thirty (30) days of the receipt of this Conditional Administrative Order, and upon such request, the Oklahoma Insurance Department shall conduct a Hearing before an independent Hearing Examiner. A request for Hearing shall be made in writing to Kelley C. Callahan, Senior Attorney, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Suite 100, Oklahoma City, Oklahoma 73112 and give an explanation of Respondent's actions described herein and any defenses thereto.

Any such Hearing shall be conducted according to the procedures for contested cases under the Insurance Code and the Oklahoma Administrative Procedures Act, 75 O.S. § 250-323. If the Respondent serves a timely request for Hearing, this Conditional Administrative Order shall act as notice of the matters to be reviewed at the Hearing, and

such allegations may be amended as additional information is discovered. The Insurance Commissioner or his appointed Hearing Examiner reserves the right to impose additional or different administrative discipline at a Hearing, if warranted.

WITNESS My Hand and Official Seal this day of July, 2014.

JOHN D. DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA

By: Kelley C. Callahan, OBA No. 1429

Senior Attorney 3625 NW 56th Street, Suite 100 Oklahoma City, OK 73112

Telephone: (405) 521-2746 Facsimile: (405) 522-0125

CERTIFICATE OF MAILING

I, Kelley C. Callahan, hereby certify that a true and correct copy of the attached Conditional Administrative Order and Notice of Right to Hearing was mailed certified mail, return receipt requested and by regular U.S. mail on the day of July, 2014 to:

Mobley Funeral Service d/b/a Mobley-Dodson Funeral Service ATTN: Mr. Ricky Slankard, FDIC 211 East Broadway Sand Springs, OK 74063 Certified Mail No. 7001 0320 0004 4249 4305

And a Copy Was Delivered to Shanna Johnson, Regulatory Supervisor, Prepaid Accounts,
Oklahoma Insurance Department.

Kelley C. Callahan Senior Attorney



SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
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 mailplece, or on the front if space permits. Article Addressed to: RECEIVED TO ALL	A. Signature X	
Mobley Funeral Service, DBA Mobley-Dodson Funeral Service ATTN: Ricky Slankard, FDIC 211 E. Broadway Sand Springs, OK 74063 rlg/14-0553-DIS/Cond. Adm. Ord.	2014	
2. Article Number 7001 0320	4. Restricted Delivery? (Extra Fee)	
PS Form 3811, February 2004 Domestic Ret	um Receipt 102595-02-M-15	