

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

**FILED**  
AUG 25 2014  
INSURANCE COMMISSIONER  
OKLAHOMA

**STATE OF OKLAHOMA, ex rel. JOHN  
DOAK, Insurance Commissioner,**

**Petitioner,**

**v.**

**JOHN ALAN EDERER,  
an applicant for a resident insurance  
producer license,**

**Respondent.**

**Case No. 14-0777-DEN**

**CONDITIONAL ADMINISTRATIVE ORDER  
AND NOTICE OF RIGHT TO BE HEARD**

**COMES NOW** the State of Oklahoma, ex rel. John Doak, Insurance Commissioner, by and through his attorney, Barron B. Brown, and alleges and states as follows:

**JURISDICTION**

1. John 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 an applicant for a resident insurance producer license in the State of Oklahoma. Respondent's address of record is 13617 Prairie View Lane, Oklahoma City, Oklahoma 73142.

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 applied for a resident insurance producer license on or about July 25, 2014 with the Oklahoma Insurance Department (OID). On the application form, the second question asks the following: "Have you ever been named or involved as a party in an administrative proceeding including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?" Respondent answered "no" to this question.

2. The application form defines being "involved" in an administrative proceeding as the following: "having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. 'Involved' also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license or registration." 'Involved' also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial." Applicants may only exclude "terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee."

3. A background check conducted by the OID Licensing Division showed that Respondent had the following administrative actions listed on his record: a suspension of Respondent's insurance producer license in Oklahoma on May 18, 1987 (State Regulatory Information Retrieval System ["RIRS"] Identifier: 1R\_57822); a revocation of Respondent's insurance producer license in Oklahoma on August 6, 1987 (RIRS Identifier: 1R\_57823); a denial of Respondent's application for an insurance

producer license in Arkansas on February 12, 1988 (RIRS Identifier: 1R\_57824). Accordingly, Respondent did not properly disclose the aforementioned administrative actions in the license application.

### **ALLEGED VIOLATIONS OF LAW**

1. Respondent violated 36 O.S. § 1435.13(A)(1); providing incorrect, misleading, incomplete or materially untrue information in the license application.
2. Respondent violated 36 O.S. § 1435.13(A)(9); having an insurance producer license, or its equivalent, denied, suspended, censured, placed on probation or revoked in any other state, province, district or territory.

### **ORDER**

**IT IS THEREFORE ORDERED** by the Insurance Commissioner that John Alan Ederer is **FINED THREE HUNDRED DOLLARS (\$300.00)** for providing incorrect, misleading, incomplete or materially untrue information in the license application. **The \$300.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$300.00 civil fine shall be paid by money order or cashier's check. Respondent's application for a resident insurance producer license may be granted upon receipt of payment of the fine and reporting of the administrative action. Failure to pay the civil fine or request a hearing within thirty (30) days will result in your license application being withdrawn.

**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 Barron B. Brown, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> St., Suite 100, Oklahoma City, Oklahoma 73112. 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 25<sup>th</sup> day of August, 2014.



JOHN DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A handwritten signature in cursive script, reading "Barron B. Brown".

Barron B. Brown  
Assistant General Counsel  
3625 NW 56<sup>th</sup> St., Suite 100  
Oklahoma City, OK 73112



**CERTIFICATE OF MAILING**

I, Barron B. Brown, 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 25<sup>th</sup> day of August, 2014, to:

John Alan Ederer  
13617 Prairie View Lane  
Oklahoma City, OK 73142

**CERTIFIED MAIL NO. 7014 0150 0001 9588 1138**

and a copy was delivered to:

Karen Wojtek  
Licensing Division



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Barron B. Brown  
Assistant General Counsel

7014 0150 0001 9588 1138

U.S. Postal Service<sup>TM</sup>  
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or PO Box No. \_\_\_\_\_  
City, State, ZIP+4 \_\_\_\_\_

John Alan Ederer  
13617 Prairie View Lane  
Oklahoma City, OK 73142  
**14-0777-DEN/BBB(mt)**  
**Cond.Admin.Ord(8-25-14)**

PS Form 3800, August 2006 See Reverse for Instructions



**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: \_\_\_\_\_

John Alan Ederer  
13617 Prairie View Lane  
Oklahoma City, OK 73142  
**14-0777-DEN/BBB(mt)**  
**Cond.Admin.Ord(8-25-14)**

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature \_\_\_\_\_  
B. Received by (Printed Name) \_\_\_\_\_  
C. Date of Delivery **8-26-14**

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: \_\_\_\_\_

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) **7014 0150 0001 9588 1138**

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-14 15-10