

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

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
)
Petitioner,)
)
v.)
)
RYAN DEE LITTLEJOHN,)
a formerly licensed resident insurance producer,)
)
Respondent.)

Case No. 14-1194-DIS

FILED
JAN 12 2015
INSURANCE COMMISSIONER
OKLAHOMA

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

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

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. 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).

3. Ryan Dee Littlejohn (“Respondent”) was previously licensed by the State of Oklahoma as a resident insurance producer holding license number 0040131818. Respondent failed to timely renew his insurance producer license and, as such, it expired/lapsed on September 30, 2014.

4. The Insurance Commissioner retains the authority to enforce the provisions of impose any penalty or remedy authorized by the Oklahoma Producer Licensing Act against any person who is

charged with a violation of the Oklahoma Producer Licensing Act, even if the person's license has been surrendered or has lapsed by operation of law. 36 O.S. § 1435.13(F).

ALLEGATIONS OF FACT

1. On or about March 7, 2014, the Anti-Fraud Division of the Oklahoma Insurance Department ("OID") received a complaint from Farmers Insurance Company ("Farmers") regarding Respondent (a formerly appointed Farmers insurance agent). In its complaint, Farmers asserted (and provided evidence demonstrating) that, from June 2012 through September 2013, Respondent had misappropriated \$20,789.61 in premium monies from twenty (20) Farmers' insureds. Respondent was shown to have accepted cash and check payments from insureds, in which he failed to apply those insureds' premium payments to the insureds' policies and failed to remit those payments to Farmers. Farmers discovered these activities through an internal audit of Respondent's agency account, which was conducted in 2013.

2. On or about August 30, 2013, Respondent and his legal counsel, Stan Monroe ("Monroe"), met with Farmers and paid Farmers \$30,000.00 by check for unremitted premium and stated that Respondent was resigning his Farmers insurance agency. Farmers terminated Respondent's appointment on October 17, 2013.

3. On or about August 19, 2014, Farmers submitted a follow-up report to the OID showing the results of a final audit concerning Respondent's activities. In its follow-up report, Farmers asserted, and provided evidence demonstrating, that, in the time since its initial March 7th complaint, Respondent had misappropriated an additional \$28,385.03 in cash and check premium payments from 23 more insureds in the same or similar manner as described in the preceding paragraph.

4. As of the date of this Order, Respondent still owes Farmers approximately \$18,864.00 in unremitted premiums.

ALLEGED VIOLATIONS OF LAW

1. Respondent violated 36 O.S. § 1435.13(A)(4); 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)(8); using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness of financial irresponsibility in the conduct of business in this state or elsewhere.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that Respondent Ryan Dee Littlejohn violated 36 O.S. §§ 1435.13(A)(4) and 1435.13(A)(8), and as a result **Respondent is FINED** in the amount of **FIVE HUNDRED DOLLARS (\$500.00)**. **Fine is to be paid within thirty (30) days of issuance of this Order.**

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 issuance of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the issuance this Order. A request for hearing should be in writing addressed to Barron B. Brown, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Street, 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, 36 O.S. § 101 et seq. 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 12th day of January, 2015.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Barron B. Brown".

Barron B. Brown
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma 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 12th day of January, 2015, to:

Ryan Dee Littlejohn
7771 South Memorial, #13203
Tulsa, OK 74133

CERTIFIED MAIL NO: 7014 2870 0000 5493 1388

and that a copy was mailed to:

Licensing Division

Anti-Fraud Division



Barron B. Brown
Assistant General Counsel

U.S. Postal Service™
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OFFICIAL USE

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Total Postage & Fees	\$



Sent To
 Street & Apt. No.,
 or PO Box No.
 City, State, ZIP+4

Ryan Dee Littlejohn
 7771 S. Memorial, #13203
 Tulsa, OK 74133
 rlg/14-1194-DIS/Cond. Adm. Ord.

PS Form 3800, July 2014

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:

Ryan Dee Littlejohn
 7771 S. Memorial, #13203
 Tulsa, OK 74133
 rlg/14-1194-DIS/Cond. Adm. Ord.

OKLAHOMA INSURANCE DEPARTMENT
 JAN 20 2015

Legal Division

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name) Ryan Littlejohn
 C. Date of Delivery 1-14-15

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail® Priority Mail Express™
 Registered Return Receipt for Merchandise
 Insured Mail Collect on Delivery

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number

(Transfer from service label)

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PS Form 3811, July 2013

Domestic Return Receipt