

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**

JAN 21 2015

INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN DOAK, Insurance Commissioner,  
  
Petitioner,  
  
v.  
  
STEPHANY HENDRICKS,  
an applicant for a resident insurance  
producer license,  
  
Respondent.

Case No. 15-0059-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 2308 Hill Drive, Newcastle, Oklahoma 73065.
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 December 18, 2014 with the Oklahoma Insurance Department (OID). On the application form, question 1A asks the following: “Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?” Respondent answered “no” to this question.

2. The application provides that individual applicants can only exclude “the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.” Applicants are also permitted to “exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).”

3. An On Demand Court Records (ODCR) background check by the OID Licensing Division showed that Respondent had the following on her record in the State of Oklahoma: a guilty plea to a criminal misdemeanor charge for possession of a controlled dangerous substance, which resulted in a deferred judgment, on December 7, 2006 (McClain County, Case No. CM-2006-00432). Respondent did not disclose this prior criminal history 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.

## ORDER

**IT IS THEREFORE ORDERED** by the Insurance Commissioner that Stephany Hendricks is **FINED ONE HUNDRED AND FIFTY DOLLARS (\$150.00)** for providing incorrect, misleading, incomplete or materially untrue information in the license application. **The \$150.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$150.00 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 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 21<sup>st</sup> day of January, 2015.



JOHN DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Barron B. Brown". The signature is written in a cursive style and is positioned above a horizontal line.

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 21<sup>st</sup> day of January, 2015, to:

Stephany Hendricks  
2308 Hill Drive  
Newcastle, OK 73065

**CERTIFIED MAIL NO. 7014 2870 0000 5493 1487**

and a copy was delivered to:

Karen Wojtek  
Licensing Division



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Barron B. Brown  
Assistant General Counsel

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
 Domestic Mail Only

7014 2870 0000 5493 1487

For delivery information, visit our website at [www.usps.com](http://www.usps.com)®.

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|---|----|--|
| Postage   | \$ |  |
| Certified Fee                                     |    |  |
| Return Receipt Fee<br>(Endorsement Required)      |    |  |
| Restricted Delivery Fee<br>(Endorsement Required) |    |  |
| Total Postage & Fees                              | \$ |  |



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

Stephany Hendricks  
 2308 Hill Dr.  
 Newcastle, OK 73065  
 rlg/15-0059-DEN/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:

Stephany Hendricks  
 2308 Hill Dr.  
 Newcastle, OK 73065  
 rlg/15-0059-DEN/Cond. Adm. Ord.

RECEIVED  
 OKLAHOMA INSURANCE DEPARTMENT

JAN 21 2015

Legal Division

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  Addressee  
 X *Stephany Hendricks*  
 B. Received by (Printed Name) C. Date of Delivery  
 Stephany Hendricks 1-23-15  
 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)

7014 2870 0000 5493 1487

PS Form 3811, July 2013

Domestic Return Receipt