## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

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STATE OF OKLAHOMA, ex rel. JOHN DOAK, Insurance Commissioner,				
Petitioner,				
<b>v.</b>				
BRANDICE AITKEN, an applicant for a resident insurance producer license,				

JAN 2 8 2015

FILED

INSURANCE COMMISSIONER

Case No. 15-0106-DEN

### Respondent.

## **<u>CONDITIONAL ADMINISTRATIVE ORDER</u>** 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 4246 E. 24<sup>th</sup> Pl., Tulsa, Oklahoma 74114.

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 January 26, 2015 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 nolo contendere plea to a criminal misdemeanor charge for assault and battery, which resulted in a conviction, on November 26, 2007 (Tulsa County, Case No. CM-2007-3946). 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 Brandice Aitken 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 28th day of January, 2015.



JOHN DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA

Barrow B. Brow

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 Age day of January, 2015, to:

Brandice Aitken 4246 E. 24<sup>th</sup> Pl. Tulsa, OK 74114

# CERTIFIED MAIL NO. 7014 2870 0000 5493 1548

and a copy was delivered to:

Karen Wojtek Licensing Division

B. Kron

Barron B. Brown Assistant General Counsel

1548	U.S. Postal S CERTIFIED Domestic Mail Or	MAIL <sup>®</sup> RECEIPT
1	For delivery information	ation, visit our website at www.usps.com®.
H J J	OFF	ICIAL USE
St	Postage	s OTY.OK
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0000	Return Receipt Fee (Endorsement Required)	Postmark & S
870	Restricted Delivery Fee (Endorsement Required)	40.00
9	Total Postage & Fees	\$ 0 USP3
÷	Sent To	Brandice Aitken
7074	Street & Apt. No., or PO Box No. City, State, ZIP+4	4246 E. 24th Pl. Tulsa, OK 74114 rlg/15-0106-DEN/Cond. Adm. Ord.
	PS Form 3800, July 201	4

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY			
<ul> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the malipiece, or on the front if space permits.</li> </ul>	A. Signature X Mandul AM Agent Addressee B. Beceived by (Printed Name) C. Date of Delivery 130/15 D. Is delivery address different from item 1? Yes			
1. Article Addressed to: FEB 0 3 2015 Brandice Aitken 4246 E. 24th Pl.	If YES, enter delivery address below:			
4246 E. 2401 Pl. Tulsa, OK 74114 rlg/15-0106-DEN/Cond. Adm. Ord.	S. Service Type         Certified Mail*         Registered         Insured Mail			
	4. Restricted Delivery? (Extra Fee)			
2. Article Number (Transfer from service label) 7014 28	70 0000 5493 3548			
PS Form 3811, July 2013 Domestic Return Receipt				