

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

FILED

MAY 12 2015

INSURANCE COMMISSIONER
OKLAHOMA

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

Petitioner,)

v.)

**THOMAS & ASSOCIATES AGENCY, INC.,
a licensed nonresident insurance producer
business entity,**)

Respondent.)

Case No. 15-0243-DIS

ADMINISTRATIVE ORDER OF REVOCATION INSTANTER

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through his attorney, Barron B. Brown, 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. Respondent is licensed by the State of Oklahoma as a nonresident insurance producer business entity holding license number 0010003247. Its address of record with the Oklahoma Insurance Department (“OID”) is 14 Cypress Knee Dr., Cabot, Arkansas 72023-9713.

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).

4. If the Insurance Commissioner finds that the public health, safety or welfare imperatively requires emergency action, and incorporates a finding to the effect in its order, such action may be ordered pending the outcome of proceedings instituted by the OID. 75 O.S. §§ 314(C)(2), 314.1, OAC 365:1-7-9(a).

ALLEGATIONS OF FACT

1. On or about January 28, 2015, the Arkansas Insurance Department (“AID”) issued a Consent Order against Respondent. In its Consent Order, which was signed by Respondent, the AID revoked Respondent’s resident business entity producer license for “demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility.” Ark. Code Ann. § 23-64-512(a)(8). A copy of the AID Consent Order is attached as Petitioner’s Exhibit A.

2. Pursuant to 36 O.S. § 1435.18(A), an insurance producer licensee “shall report to the [Oklahoma] Insurance Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty (30) days of the final disposition of the matter. “ As of the date of this Order, Respondent has failed to report the January 28th AID Consent Order to the Oklahoma Insurance Department.

ALLEGED VIOLATIONS OF LAW

1. Respondent violated 36 O.S. § 1435.13(A)(2); violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state’s Insurance Commissioner.

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

3. 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.

4. Respondent violated 36 O.S. § 1435.18(A); by failing to report an administrative action taken against the producer in another jurisdiction within thirty (30) days of the final disposition of the matter.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner, subject to the following paragraph, that Respondent violated 36 O.S. § 1435.13(A)(2), (A)(8) and (A)(9) and § 1435.18(A) and has thereby placed the welfare of the public at risk. In accordance with 75 O.S. § 314(C)(2) and OAC § 365:1-7-9, Respondent's license is **REVOKED EFFECTIVE IMMEDIATELY** and that, pursuant to 36 O.S. § 1435.13(D), Respondent is **FINED ONE THOUSAND DOLLARS (\$1,000.00)**.

IT IS FURTHER ORDERED, 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 of this Order. A request for hearing shall be made in writing addressed to Barron B. Brown, Assistant General Counsel, Oklahoma Insurance Department, 3625 NW 56th Street, Suite 100, Oklahoma City, OK 73112. If the Respondent serves a timely request for a hearing on the Oklahoma Insurance Department, this Administrative Order of Revocation Instanter shall act as notice of the matters to be reviewed at the hearing. An independent hearing examiner shall conduct the hearing. Respondent may have a court reporter transcribe the proceedings and

Respondent shall be responsible for the costs. If Respondent fails to request a hearing within the required period of time, revocation of Respondent's resident insurance producer license shall become final thirty days (30) days from the date of receipt of this order.

WITNESS My Hand and Official Seal this 12th day of May, 2015



JAMES A. MILLS
CHIEF OF STAFF
OKLAHOMA INSURANCE
DEPARTMENT

CERTIFICATE OF MAILING

I, Barron B. Brown, hereby certify that a true and correct copy of the above and foregoing Administrative Order of Revocation Instante was mailed via regular mail and via certified mail, with postage prepaid and return receipt requested, on this 12th day of May, 2015, to:

Thomas & Associates Agency, Inc.
14 Cypress Knee Dr.
Cabot, AR 72023-9713

CERTIFIED MAIL NO: 7014 2870 0000 5493 2408

and that notification was sent to:

NAIC/RIRS
and to all appointing insurers

and that a copy was delivered to:

Courtney Phipps
Licensing Division

Rick Wagnon
Rick Koch
Anti-Fraud Unit/Investigations Division

Julie Meaders
Legal Division



Barron B. Brown
Assistant General Counsel

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r1g/15-0243-DIS/Adm. Ord. of Rev.

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PS Form 3800, July 2014



JOHN D. DOAK
Insurance Commissioner
Oklahoma Insurance Department
5 Corporate Plaza
3625 N.W. 56th St., Ste. #100
Oklahoma City, OK 73112-4511

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MAY 18 2015

Legal Division

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2015 MAY 15 AM 9 52

73112@4511

731 NFE 170061410005/12/1
RETURN TO SENDER
: THOMAS & ASSOCIATES AGENCY
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BC: 73112451125 *0357-07707-12-

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JOHN D. DOAK
Insurance Commissioner
Oklahoma Insurance Department
5 Corporate Plaza
3625 N.W. 56th St., Ste. #100
Oklahoma City, OK 73112-4511



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 14 Cypress Knee Dr.
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 or PO Box No. _____
 City, State, ZIP+4 _____

PS Form 3800, July 2014

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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:

Thomas & Associates Agency, Inc.
 14 Cypress Knee Dr.
 Cabot, AR 72023-9713
 rig/15-0243-DIS/Adm. Ord. of Rev.

2. Article Number
 (Transfer from service label)

7014 2870 0000 5493 2408

PS Form 3811, July 2013

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

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 OKLAHOMA INSURANCE DEPARTMENT

MAY 18 2015

Legal Division



BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT,)
Petitioner)
vs.)
BRADLEY NEAL THOMAS and)
THOMAS & ASSOCIATES AGENCY, INC.)

A.I.D. NO. 2015- 012

CONSENT ORDER

On this day, the matter of Bradley Neal Thomas ("Respondent") and Thomas & Associates Agency, Inc. ("Agency") came before Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). The Arkansas Insurance Department ("Department") is represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before him, the Commissioner finds as follows:

FINDINGS OF FACT

1. Respondent holds an Arkansas Resident Producer License, National Producer Number 7536222. Respondent resides in Cabot, Arkansas. Respondent is the President of the Agency, National Producer Number 7669127, which is located in Cabot, Arkansas.
2. The Findings of Fact set forth in A.I.D. Order No. 2015-008 are incorporated herein by reference.
3. Respondent has knowingly and voluntarily waived his right to an administrative hearing and has been made aware of his right to consult legal counsel prior to executing this Consent Order.

CONCLUSIONS OF LAW

From the Findings of Fact contained in A.I.D. Order No. 2015-008, the Commissioner concludes as follows:

1. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103.

2. Pursuant to Ark. Code Ann. § 23-64-512(a)(8), the Commissioner may suspend or revoke an insurance producer's license for "demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility."

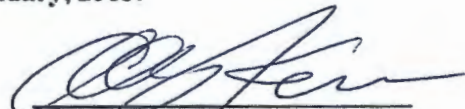
IT IS THEREFORE ORDERED:

1. In consideration of the Commissioner's Findings of Fact and Conclusions of Law, the Respondent's Arkansas Resident Producer License, National Producer Number 7536222, shall remain suspended for one (1) year from the entry of this Consent Order. Following one (1) year of suspension, the Respondent's producer license shall be reinstated with two (2) years on probationary status.

2. The Agency's License, National Producer Number 7669127, is hereby immediately revoked.

3. Respondent may apply for an agency or business entity license five (5) years after the entry of this Consent Order.

IT IS SO ORDERED this 28th day of January, 2015.



**ALLEN KERR
INSURANCE COMMISSIONER
STATE OF ARKANSAS**



**BRADLEY NEAL THOMAS,
RESPONDENT**



**BRADLEY NEAL THOMAS,
PRESIDENT
THOMAS & ASSOCIATES AGENCY, INC.**