

FILED

APR 17 2015

INSURANCE COMMISSIONER
OKLAHOMA

Case No. 15-0246-DIS

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ALLEGATIONS OF FACT

1. On or about September 30, 2014, the OID Anti-Fraud Division received a complaint from Tim Landry (“Landry”) against Respondent. In his complaint, Landry stated that, in April of 2013, he had inquired about getting commercial insurance coverage for his business property, Mistletoe Patterns (“Mistletoe”), from Ashley Campbell (“Campbell”), a licensed Oklahoma insurance producer. Campbell referred Landry’s request to Respondent.

2. In April of 2013, Landry received a Main Street America Group (“Main”) commercial property insurance proposal document (“proposal”) from Respondent, an authorized representative of Main. Main is a licensed insurance carrier in the State of Oklahoma. The proposal document quoted a premium amount of \$1,430.00 for coverage on Mistletoe. A copy of this insurance proposal is attached as Petitioner’s Exhibit A.

3. On or about July 31, 2013, Landry went to Campbell’s office and wrote a check for \$1,430.00, made payable to Respondent. A copy of Landry’s check is attached as Petitioner’s Exhibit B. Campbell issued a receipt to Landry and forwarded the check to Respondent. A copy of the receipt is attached as Petitioner’s Exhibit C.

4. In or around late August of 2013, Landry was notified that, in the intervening time from the initial proposal, the price had increased by \$141.00. On or about September 5, 2013, Landry went to Campbell’s office and wrote a check for \$141.00, made payable to Respondent. A copy of this check is attached as Petitioner’s Exhibit D. Campbell issued a receipt to Landry and forwarded the check to Respondent. A copy of this receipt is attached as Petitioner’s Exhibit E. Landry never received a copy of his policy.

5. On or about August 28, 2014, Landry received an e-mail from Respondent providing a rate quote for Landry’s commercial business property and informing Landry that “it

is an underwriting referral and I do have some additional questions on this account so that we can get it wrapped up and finalized before . . . 08/30/2014.” In the same e-mail, Respondent told to “[get] these back to me asap so that I can forward to my underwriter and get this thing done for you prior to the expiring date.” A copy of this e-mail is attached as Petitioner’s Exhibit F.

6. On or about September 2, 2014, Landry received correspondence from Respondent asking him to fill out and sign enclosed paperwork. In this correspondence, Respondent also stated that failure to do so could result in cancellation of Landry’s policy. A copy of this correspondence is attached as Petitioner’s Exhibit G.

7. On or about September 4, 2014, Landry asked Campbell for a copy of his 2013 policy for renewal purposes. Campbell e-mailed Respondent with Landry’s request. Respondent replied to Campbell that he had sent renewal papers to Landry on September 2, 2014. Campbell forwarded Respondent’s response to Landry and Landry reiterated his request for a copy of his 2013 policy. Campbell informed Landry that she had requested a copy of his policy from the carrier and would notify him when she received it. A copy of this entire e-mail exchange is attached as Petitioner’s Exhibit H.

8. On or about September 9, 2014, Campbell e-mailed Respondent to let him know that Landry was still calling her wanting the name of the carrier and policy number for his 2013 policy. Respondent replied that he was waiting for the carrier to respond to the request and that he would send it to her as soon as he received it. Respondent also stated that he had an employee going through the business files to try and find anything in reference to Mr. Landry’s account but that nothing had been located. Respondent asked Campbell if he had signed his renewal documents and Campbell said that he had not. Respondent replied with a the following statement “Well at any rate I will get it or what I can even if they didn’t process they would

refund him his premium so don't know what he's worried about but guess if hes ok not having coverage in force so am I. LOL I will send out my notice to him tomorrow advising he has no coverage in place tired of dealing with him. Thanks!" A copy of this entire e-mail exchange is attached as Petitioner's Exhibit I.

9. On or about September 10, 2014, Landry received correspondence from Respondent stating that Respondent had previously sent Landry a declination of coverage document and a return of premium check on September 23, 2013, which he enclosed in the September 10, 2014 correspondence. Additionally, Respondent stated that the September 23, 2013 correspondence was sent to the wrong address so it was never received by Landry and that Landry's premium check never cleared Respondent's account and that it was being re-issued to him. Campbell admitted to the OID that she had provided the wrong address to Respondent. A copy of the September 10, 2014 correspondence (and the enclosed 2013 documentation) from Respondent is attached as Petitioner's Exhibit J.

10. On or about January 31, 2014, Campbell received a commission check from Respondent in the amount of \$166.16 for the 2013 Landry transaction. A copy of this commission check is attached as Petitioner's Exhibit K.

11. On or about November 6, 2014, OID Anti-Fraud Investigator Rick Koch ("Koch") interviewed Respondent. Koch asked Respondent why he would remit a commission check to Campbell when he knew the coverage had been declined and for a policy that never issued. Respondent replied that he had never had a problem securing coverage for clients in the past and he assumed there would be no problem with Landry's application. The commission check was issued in January, 2014, which was around four months after the original declination letter was sent to Landry. Ultimately, Koch confirmed with Respondent that, by Respondent's

own admission, there were an unacceptable number of errors, mistakes and miscommunication involved with Landry's application. Respondent claimed full responsibility for the situation with Landry.

ALLEGED VIOLATIONS OF LAW

1. 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.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner that Jim Stout is **CENSURED** and **FINED FIVE HUNDRED DOLLARS (\$500.00)** for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere. **The \$500.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$500.00 civil fine shall be paid by money order or cashier's check. Failure to pay the civil fine or request a hearing within thirty (30) days may result in further administrative action.

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 56th 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 17th day of April, 2015.



JOHN DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Barron B. Brown

Barron B. Brown
Assistant General Counsel
3625 NW 56th 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 via regular mail and by certified mail, with postage prepaid and return receipt requested, on this 17th day of April, 2015, to:

Jim Stout
5065 S. Yale Ave.
Tulsa, OK 74135


CERTIFIED MAIL NO. 7014 2870 0000 5493 1821

and a copy was delivered to:

Karen Wojtek
Licensing Division

and a copy was delivered to:

Rick Koch
Anti-Fraud Division



Barron B. Brown
Assistant General Counsel

7014 2870 0000 5493 1821

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

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark
Here

Sent To

Street & Apt. No.,
or PO Box No.

City, State, ZIP+4

Jim Stout
5065 S. Yale Ave.
Tulsa, OK 74135
rlg/15-0246-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:

Jim Stout
5065 S. Yale Ave.
Tulsa, OK 74135
rlg/15-0246-DIS/Cond. Adm. Ord.

2. Article Number

(Transfer from service label)

7014 2870 0000 5493 1821

PS Form 3811, July 2013

Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X Brenda Flynn

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

Brenda Flynn

C. Date of Delivery

4-21-15

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

Stacy Archer - Underwriter



Commercial Insurance Proposal

ETS
WESTERN Heritage
8/31/114

Prepared for:

MISTLETOE PATTERNS

Presented by:

Jim

STOUT & ASSOCIATES LLC
5065 S YALE AVE
TULSA OK 74135

918-794-3800

Proposal for MAIN LINE BUSINESSOWNERS with
GRAIN DEALERS MUTUAL INSURANCE COMPANY
Premium - Grand Total is \$ 1,430.00

This proposal is dated 04-16-2013

This document is a proposal of insurance. It is not to be used as proof of coverage unless bound by an authorized representative's signature.

Coverage bound for 30 days effective _____
Date

By _____
Authorized Representative's Signature

This quote proposal is based on the information provided and is subject to underwriting approval by the company and your agent's authority to bind coverage on behalf of the company. To produce a policy, you must supply any necessary underwriting information.

The quoted price is dependent on rates in effect at the time of the quote. The premium quote is valid for 30 days from the date of this proposal.



THE MAIN STREET AMERICA GROUP

QUOTE PROPOSAL COPY



9 PAGES

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2698

DATE 7-31-13

PAY TO STOUT & ASSC. LLC \$ 1,430.00

FOR DEPOSIT ONLY
FOUR THOUSAND THIRTY DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 460 INSURANCE

⑆103112112⑆ ⑆205 723 0⑆ 2698

Ck# 2698 Date 9/19/2013 Amt\$ \$1,430.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2714

DATE Sept 14, 2013

PAY TO Safeco Insurance \$ 9.40

FOR DEPOSIT ONLY
NINE DOLLARS + 40 CENTS DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 7283-765060

⑆103112112⑆ ⑆205 723 0⑆ 2714 ⑆0000000940⑆

Ck# 2714 Date 9/17/2013 Amt\$ \$9.40

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2707

DATE August 29, 2013

PAY TO Stacy's Wholesale \$ 336.92

FOR DEPOSIT ONLY
Three Hundred Thirty Six + 92 CENTS DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 1187-3187

⑆103112112⑆ ⑆205 723 0⑆ 2707

Ck# 2707 Date 9/3/2013 Amt\$ \$336.92

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2715

DATE Sept 14, 2013

PAY TO Mudger City Water \$ 59.92

FOR DEPOSIT ONLY
Fifty Nine Dollars + 92 CENTS DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 1825-7827-87671-64680

⑆103112112⑆ ⑆205 723 0⑆ 2715

Ck# 2715 Date 9/16/2013 Amt\$ \$59.92

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2708

DATE Sept 2, 2013

PAY TO Harbor Freight \$ 241.97

FOR DEPOSIT ONLY
Two Hundred Forty One + 97 CENTS DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 187-3683

⑆103112112⑆ ⑆205 723 0⑆ 2708

Ck# 2708 Date 9/9/2013 Amt\$ \$241.97

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2716

DATE 9-14-13

PAY TO U.S. TREASURY \$ 4,892.00

FOR DEPOSIT ONLY
FOUR THOU. EIGHT HUND. NINETY TWO DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 440-66-4199
440-66-2403

⑆103112112⑆ ⑆205 723 0⑆ 2716 ⑆0000489200⑆

Ck# 2716 Date 9/19/2013 Amt\$ \$4,892.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2709

DATE Sept 2, 2013

PAY TO Chapman's Security Bank \$ 651.16

FOR DEPOSIT ONLY
Six Hundred Fifty One + 16 CENTS DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 13045030458

⑆103112112⑆ ⑆205 723 0⑆ 2709

Ck# 2709 Date 9/4/2013 Amt\$ \$651.16

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2717

DATE 9-14-13

PAY TO OK. TAX COMM. \$ 786.00

FOR DEPOSIT ONLY
SEVEN HUND. EIGHTY SIX DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO 440-66-4199
440-66-2403

⑆103112112⑆ ⑆205 723 0⑆ 2717

Ck# 2717 Date 9/19/2013 Amt\$ \$786.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2711

DATE 9-5-13

PAY TO STOUT & ASSC. LLC \$ 141.00

FOR DEPOSIT ONLY
ONE HUNDRED FORTY ONE DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO

⑆103112112⑆ ⑆205 723 0⑆ 2711

Ck# 2711 Date 9/19/2013 Amt\$ \$141.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

88-1211/1001 2712

DATE 9-6-13

PAY TO FOXITES \$ 75.13

FOR DEPOSIT ONLY
SEVENTY FIVE + 13 CENTS DOLLARS

CITIZENS SECURITY BANK
88-272-6888
www.citizenssecurity.com

MEMO

⑆103112112⑆ ⑆205 723 0⑆ 2712

Ck# 2712 Date 9/9/2013 Amt\$ \$75.13





RECEIPT		No. 338106	
DATE <u>7-31-13</u>			
FROM <u>Tim Landry</u>		<u>\$1430.⁰⁰</u>	
<u>For mistletoe patterns policy</u>		DOLLARS	
<input type="radio"/> FOR RENT			
<input type="radio"/> FOR			
ACCT.		<input type="radio"/> CASH	
PAID	<u>1430.⁰⁰</u>	<input checked="" type="radio"/> CHECK	
DUE		<input type="radio"/> MONEY ORDER	
		<input type="radio"/> CREDIT CARD	
		FROM <u>AIP</u>	TO
		BY <u>Ashtley</u>	
			A-1152 T-4161

RECEIPT		No. 338184	
DATE <u>9-5-13</u>			
FROM <u>Tim Landry</u>		<u>\$141.⁰⁰</u>	
<u>mistletoe Patterns</u>		DOLLARS	
<input type="radio"/> FOR RENT			
<input type="radio"/> FOR			
ACCT.		<input checked="" type="radio"/> CASH	
PAID	<u>141.⁰⁰</u>	<input checked="" type="radio"/> CHECK	
DUE		<input type="radio"/> MONEY ORDER	
		<input type="radio"/> CREDIT CARD	
		FROM <u>AIP</u>	TO
		BY <u>AC</u>	
			A-1152 T-4161

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2698

DATE 7-31-13

PAY TO THE ORDER OF STOUT & ASS. LLC \$ 1,430.00

ONE THOUS. FOUR HUND. THIRTY

CITIZENS SECURITY BANK
MEMO 2698
MEMO 2698
MEMO 2698

MEMO 2698

Ck# 2698 Date 9/19/2013 Amt\$ \$1,430.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2714

DATE Sept 11, 2013

PAY TO THE ORDER OF Safe to Insurance \$ 9.40

Nine Dollars + 40 Cents

CITIZENS SECURITY BANK
MEMO 2714
MEMO 2714
MEMO 2714

MEMO 2714

Ck# 2714 Date 9/17/2013 Amt\$ \$9.40

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2707

DATE Sept 27, 2013

PAY TO THE ORDER OF Star's Wholesale \$ 336.92

Three Hundred Thirty Six + 92 Cents

CITIZENS SECURITY BANK
MEMO 2707
MEMO 2707
MEMO 2707

MEMO 2707

Ck# 2707 Date 9/3/2013 Amt\$ \$336.92

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2715

DATE Sept 11, 2013

PAY TO THE ORDER OF Muskogee City Water \$ 59.92

Fifty Nine Dollars + 92 Cents

CITIZENS SECURITY BANK
MEMO 2715
MEMO 2715
MEMO 2715

MEMO 2715

Ck# 2715 Date 9/16/2013 Amt\$ \$59.92

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2708

DATE Sept 2, 2013

PAY TO THE ORDER OF Hahn Freight \$ 241.97

Two Hundred Forty One + 97 Cents

CITIZENS SECURITY BANK
MEMO 2708
MEMO 2708
MEMO 2708

MEMO 2708

Ck# 2708 Date 9/9/2013 Amt\$ \$241.97

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2716

DATE 9-14-13

PAY TO THE ORDER OF UNITED STATES TREASURY \$ 4,892.00

FOUR THOUS. EIGHT HUND. NINETY TWO

CITIZENS SECURITY BANK
MEMO 2716
MEMO 2716
MEMO 2716

MEMO 2716

Ck# 2716 Date 9/19/2013 Amt\$ \$4,892.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2709

DATE Sept 2, 2013

PAY TO THE ORDER OF Green's Security Bank \$ 651.16

Six Hundred Fifty One + 16 Cents

CITIZENS SECURITY BANK
MEMO 2709
MEMO 2709
MEMO 2709

MEMO 2709

Ck# 2709 Date 9/4/2013 Amt\$ \$651.16

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2717

DATE 9-14-13

PAY TO THE ORDER OF OK. TAX COMM. \$ 786.00

SEVEN HUND. EIGHTY SIX

CITIZENS SECURITY BANK
MEMO 2717
MEMO 2717
MEMO 2717

MEMO 2717

Ck# 2717 Date 9/19/2013 Amt\$ \$786.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2711

DATE 9-5-13

PAY TO THE ORDER OF STOUT & ASS. LLC \$ 141.00

ONE HUNDRED FORTY ONE

CITIZENS SECURITY BANK
MEMO 2711
MEMO 2711
MEMO 2711

MEMO 2711

Ck# 2711 Date 9/19/2013 Amt\$ \$141.00

TIMOTHY LANDRY
GERRI ANNE LANDRY
DBA MISTLETOE PATTERNS
215 N. CST.
MUSKOGEE, OK 74403-6816

MEMO 2712

DATE 9-6-13

PAY TO THE ORDER OF Wixies \$ 75.13

SEVENTY FIVE + 13 Cents

CITIZENS SECURITY BANK
MEMO 2712
MEMO 2712
MEMO 2712

MEMO 2712

Ck# 2712 Date 9/9/2013 Amt\$ \$75.13





RECEIPT		No. 338106	
DATE <u>7-31-13</u>			
FROM <u>Tim Landry</u>		\$ <u>1430.00</u>	
<u>For mistletoe patterns policy</u>		DOLLARS	
<input type="radio"/> FOR RENT			
<input type="radio"/> FOR			
ACCT.		<input type="radio"/> CASH	
PAID	<u>1430.00</u>	<input checked="" type="radio"/> CHECK	
DUE		<input type="radio"/> MONEY ORDER	
		<input type="radio"/> CREDIT CARD	
		FROM <u>AIP</u>	TO
		BY <u>Asliem</u>	
		A-1152 T-4161	

RECEIPT		No. 338184	
DATE <u>9-5-13</u>			
FROM <u>Tim Landry</u>		\$ <u>141.00</u>	
<u>mistletoe Patterns</u>		DOLLARS	
<input type="radio"/> FOR RENT			
<input type="radio"/> FOR <u>Comm. Policy</u>			
ACCT.		<input checked="" type="radio"/> CHECK	
PAID	<u>141.00</u>	<input type="radio"/> MONEY ORDER	
DUE		<input type="radio"/> CREDIT CARD	
		FROM <u>AIP</u>	TO
		BY <u>AC</u>	
		A-1152 T-4161	



Subject: Ins

From: "Jim Stout" <Jim@oklahomains.com>

Date: Thu, Aug 28, 2014 3:36 pm

To: <tim@misttetoepatterns.com>

Tim,

Currently I have a rate back on this of \$1,907.00 that's insuring your building at \$218K as we did last year General Liability of up to \$2,000,000 as well as contractors equipment etc. and basing you off \$175K in sales. It is an underwriting referral and I do have some additional questions on this account so that we can get it wrapped up and finalized before the 08/30/2014.

1. Have your sales increased from last year to this year if so how much?
2. We have you labeled as only making patterns do you custom make for clients or do you make and sale patterns?
3. Building limit is kind of low we show a total sq ft of 4000 is this correct? If so are you OK with only insuring \$218K on this building based off a \$100 sq ft replacement cost estimator it would be somewhere in the neighborhood of \$400K for replacing this building.
4. I see from your website that you do do some oil and natural gas stuff how much of those receipts make up your total revenue?

Get these back to me asap so that I can forward to my underwriter and get this thing done for you prior to the expiring date. You can reach me at the number below and I will be in the office all day tomorrow. Thanks!

Sincerely,

Jim M. Stout
Stout & Associates, LLC
5065 S Yale Ave
Tulsa, OK 74135
918-794-3801
800-792-3949 FAX
Jim@oklahomains.com
www.oklahomains.com

like us on Facebook: www.facebook.com/stoutandassociatesinsurance

follow us on Twitter: @stoutassociates

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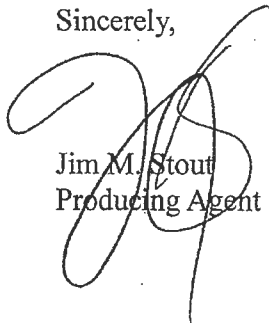
09/02/2014

Tim Landry
215 N C ST
Muskogee, OK 74403

Tim Landry:

Enclosed please find the paperwork I need you to sign and date and send back to me in the enclosed envelope within 5 business days from the date of this letter; failure to do so could result in cancellation of your insurance. Should you have any questions at all please feel free to give me a call at the number below. Thank you for your business we look forward to serving all your insurance needs.

Sincerely,



Jim M. Stout
Producing Agent

FYE Got the Rate
Down to \$1,776. - ya
They will Bill you so
No need to sub & check

* 5065 S Yale Ave Tulsa, OK 74135 * 918-794-3801; * 800-792-3949 FAX jim@aaiccorp.com *



BUSINESS OWNERS APPLICATION

DATE (MM/DD/YYYY)
09/04/2014

AGENCY	PHONE (A/C, No, Ext): (918)794-3801	COMPANY	NAIC CODE:
	FAX (A/C, No):	GRAIN DEALERS MUTUAL INSURANCE COMPANY	POLICY #:
STOUT & ASSOCIATES LLC		COMPANY POLICY OR PROGRAM NAME	PROGRAM CODE:
5065 S YALE AVE		Main Line Businessowners	TOTAL PREMIUM: \$ 1,774.
TULSA OK 74135			
E-MAIL ADDRESS:	<input checked="" type="checkbox"/> NEW	EFFECTIVE DATE 08/30/2014	EXPIRATION DATE 08/30/2015
CODE: 350059	RNWL		DIRECT BILL
SUB CODE:			AGENCY BILL
AGENCY CUSTOMER ID:	<input checked="" type="checkbox"/> QUOTE	ISSUE POLICY	POLICY TYPE
	BOUND (DATE):		STD <input checked="" type="checkbox"/> SPEC <input type="checkbox"/>
			DEPOSIT

APPLICANT INFORMATION

NAME (First Named Insured) Tim Landry	<input checked="" type="checkbox"/> INDIVIDUAL	LLC	GL CODE	SIC	FEIN OR SOC SEC #
	PARTNERSHIP	JOINT VENTURE			
MAILING ADDRESS (INCLUDING ZIP+4) 215 N C ST MUSKOGEE OK 74403-5120	CORPORATION	OTHER			
	CONTACT FOR INSPECTION	PHONE (A/C, No, Ext):			
INTERNET ADDRESS:	CREDIT BUREAU NAME	ID NUMBER			

NATURE OF BUSINESS

OFFICE	RETAIL	APARTMENTS	RESTAURANT	<input checked="" type="checkbox"/> LIGHT MANUFACTURE	DATE BUSINESS STARTED 2000
SERVICE	WHOLESALE	CONDOMINIUMS	CONTRACTOR		
DESCRIPTION OF OPERATIONS (METAL PRODUCTS) MACHINE SHOPS					
RETAIL STORES: _____ % INSTALLATION, SERVICE OR REPAIR WORK					

GENERAL INFORMATION

PLEASE EXPLAIN ALL "YES" RESPONSES	YES	NO	PLEASE EXPLAIN ALL "YES" RESPONSES	YES	NO
1. DO HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	8. DO YOU OWN OR OPERATE ANY OTHER BUSINESS?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. ARE ATHLETIC TEAMS SPONSORED?	<input type="checkbox"/>	<input type="checkbox"/>	9. ANY OTHER INSURANCE WITH THIS COMPANY? (LIST POLICY NUMBERS)	<input type="checkbox"/>	<input type="checkbox"/>
3. ARE SUB CONTRACTORS ALLOWED TO WORK WITHOUT PROVIDING A CERTIFICATE OF INSURANCE? IF NOT, WHO CHECKS CERTIFICATES?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10. ARE YOU INVOLVED IN MANUFACTURING, MIXING, RELABELING OR REPACKAGING OF PRODUCTS?	<input type="checkbox"/>	<input type="checkbox"/>
4. DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment).	<input type="checkbox"/>	<input checked="" type="checkbox"/>	11. DO YOU RENT OR LOAN EQUIPMENT TO OTHERS?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR 3 YEARS? (NOT APPLICABLE IN MO)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12. HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY, JUDGEMENT OR LIEN DURING THE PAST FIVE (5) YEARS?	<input type="checkbox"/>	<input type="checkbox"/>
6. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	13. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES OR CHEMICALS?	<input type="checkbox"/>	<input type="checkbox"/>
7. ANY WORKERS COMPENSATION CARRIED?	<input type="checkbox"/>	<input type="checkbox"/>	14. ANY CATASTROPHE EXPOSURE?	<input type="checkbox"/>	<input type="checkbox"/>
			15. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING?	<input type="checkbox"/>	<input type="checkbox"/>
			16. ANY UNCORRECTED FIRE CODE VIOLATIONS?	<input type="checkbox"/>	<input type="checkbox"/>

DESCRIBE ANY LOCATION / BUSINESS INTEREST OWNED / OPERATED BY INSURED BUT NOT LISTED

On Thursday, September 4, 2014 4:05 PM, ashley campbell <ashley@insurewithaip.com>, wrote:

No, I will have it sent to you.

I've requested it from the company.

It takes a little while but we will get it to you.



Jim said he put the paperwork to sign in the mail, so you should get it in a couple days. Just sign and return it.

Let me know if there's anything else.

Thanks,

Ashley Campbell
AIP Insurance
1712 Chandler Rd
Musk. Ok 74403

918-684-2000 Ph

918-684-2005 Fx

From: Tim Landry [mailto:mpatterns@yahoo.com]
Sent: Thursday, September 04, 2014 3:12 PM
To: ashley campbell
Subject: Re: Mistletoe Patterns

Yes I only talked with Jim about a renewal, I was wanting a copy of last years policy from you or Jim If that's who we need to go thru.
Thanks Tim

On Thursday, September 4, 2014 12:30 PM, ashley campbell <ashley@insurewithaip.com> wrote:

This was his reply. Did you get his email?

From: jim@aaicorp.com [mailto:jim@aaicorp.com]
Sent: Thursday, September 04, 2014 11:56 AM
To: ashley campbell
Subject: Re: Mistletoe Patterns

Yeah I've talked to him sent out paperwork for his renewal Tuesday.

Sent from my iPhone

On Sep 4, 2014, at 11:50 AM, "ashley campbell" <ashley@insurewithaip.com> wrote:

Jim,

Just checking with you, I requested a copy of both last year and renewal policy for Mistletoe Patterns.

He is requesting the policies.

Thank you,

Ashley Campbell
AIP Insurance
1712 Chandler Rd

Musk. Ok 74403.

918-684-2000 Ph

918-684-2005 Fx

From: Tim Landry [<mailto:mpatterns@yahoo.com>]

Sent: Thursday, September 04, 2014 10:42 AM

To: ashley@insurewithaip.com

Subject: 2013 policy

Good morning Ashley, Just following up with a friendly reminder that I need a copy of my 2013 commercial policy for 215 N. C. St.

I can come by there and get it if I need to. Let me know

Thanks Tim



From: Jim M. Stout [mailto:jim@aaicorp.com]
Sent: Tuesday, September 09, 2014 4:30 PM
To: ashley campbell
Subject: RE: Mistletoe Patterns

Well at any rate I will get it or what I can even if they didn't process they would refund him his premium so don't know what he's worried about but guess if hes ok not having coverage in force so am I. LOL I will send out my notice to him tomorrow advising he has no coverage in place tired of dealing with him. Thanks!

On September 9, 2014 at 5:18 PM ashley campbell <ashley@insurewithaip.com> wrote:

Hope everything's ok. He said he was having people quote it. Lol

I think he really just wants to make sure he had coverage since he paid for it.

Talk to you later!

From: jim@aaicorp.com [mailto:jim@aaicorp.com]
Sent: Tuesday, September 09, 2014 3:08 PM
To: ashley campbell
Subject: Re: Mistletoe Patterns

Your fine just seems to me

He'd be more worried about getting this thing resolved this year instead of worrying about last years stuff but that's just me. I'll call you tomorrow had an emergency so I had to leave the office. Thanks

Sent from my iPhone

Sep 9, 2014, at 3:04 PM, "ashley campbell" <ashley@insurewithaip.com> wrote:

Not yet. And sorry to bug you. But thank you!

From: jim@aaiccorp.com [mailto:jim@aaiccorp.com]

Sent: Tuesday, September 09, 2014 2:57 PM

To: ashley campbell

Subject: Re: Mistletoe Patterns

Ashley,

Once I get a response from the mga then I will forward it to you. I also have Brenda going through files looking for anything we have on the account so far nothing will forward once I get. Also do you have his signed stuff so we can bind this yr? That was mailed over to him last week and I still have not received anything back from him.
Thanks!

Sent from my iPhone

On Sep 9, 2014, at 2:49 PM, "ashley campbell" <ashley@insurewithaip.com> wrote:

Jim,

He is calling, bugging me. I'm sorry to bug you.

He's asking for the name of the company from last year and policy #.

Not the copy at the moment.

Could you just let me know that info so he doesn't continue to wear us out?

Lol thanks so much!

Ashley Campbell

AIP Insurance

1712 Chandler Rd

Musk. Ok 74403

918-684-2000 Ph

918-684-2005 Fx



Stout & Associates Insurance

Auto*Home*Business*Life

09/10/2014

Mistletoe Patterns
215 N C ST
Muskogee, OK 74403

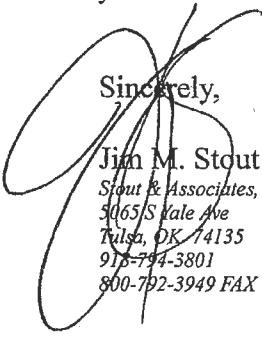
Mistletoe Patterns:

Enclosed please find a copy of the correspondence sent to you last year regarding your commercial insurance that was declined by the carrier. In September 2013 your insurance was declined by the company as they were not a market for your particular risk, at which time we forwarded you a letter detailing this out as well as a refund of premium payment check. A copy of the correspondence and check is enclosed for your records.

To date that check has never cleared our accounts and so we have requested a stop payment on that check and are re-issuing that back to your attention in the full amount remitted to the agency.

Should you have any questions at all you are welcome to contact us at the number below, in reviewing our records it would appear the information we had last year in regards to your address was incorrect given the current address we have on file for you now. Thank you for your business we look forward to serving all your insurance needs.

Sincerely,


Jim M. Stout
Stout & Associates, LLC
5065 S Yale Ave
Tulsa, OK 74135
918-794-3801
800-792-3949 FAX

WARNING: THIS DOCUMENT HAS SECURITY FEATURES IN THE PAPER

88-3/1039

Jim Stout
PO Box 35797
Tulsa OK 74153

Bank of Oklahoma

1215

Date 09/10/2014

\$ 1,430.00

Pay to the Mistletoe Patterns
Order Of

One Thousand Four Hundred Thirty and NO/100

THIS CHECK IS DELIVERED IN CONNECTION WITH THE FOLLOWING ACCOUNT(S)

	Return of Permium				

Dollars

⑆103900036⑆ 309111511 1215



Stout & Associates Insurance

Auto*Home*Business*Life

09/23/2013

Mistletoe Patterns
400 N C St
Muskogee, OK 74403

Mistletoe Patterns:

Enclosed please find a check of return of premium in the amount of \$1,430.00 as the carrier has declined coverage on this account. We have been un-successful in placing your coverage with another provider and as such no coverage is in force at this time. We will continue to market your account with our various markets and should we be able to place this account then we will advise accordingly. We apologize for any inconvenience this may cause.

Sincerely,

Jim M. Stout
Stout & Associates, LLC
5065 S Yale Ave
Tulsa, OK 74135
918-794-3801
800-792-3949 FAX

Jim M. Stout
Jim M. Stout Insurance Agency, Inc
5065 S Yale Ave
Tulsa OK 74135

First National Bank of Vinita
PO Box 407
Vinita OK 74301

6667

Pay to the
Order Of Mistletoe Patterns

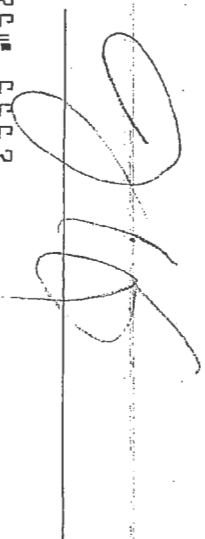
One Thousand Four Hundred Thirty and NO/100

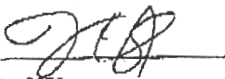
Date 09/23/2013
\$1,430.00

Dollars


THIS CHECK IS DELIVERED IN CONNECTION WITH THE FOLLOWING ACCOUNT(S)	
Return of Premium	

⑆10310110⑆ 2004776⑈ 6667



Jim M. Stout Jim M. Stout Investment Agency, Inc. 2400 S. Main Ave. Tulsa OK 74101		First National Bank of Vinson PO Box 457 Vinson OK 74301		8795
Pay to the Order of <u>ASHLEY CAMPBELL</u>		Date <u>01/31/2014</u>		\$ <u>166.16</u>
ONE HUNDRED SIXTY SIX AND 16/100				
Signature: 				
MICR Line: ⑆303101610K 00047787 8795				

Check: 0 Amount: \$166.16 Date: 1/31/2014
 Run: 1001, Batch: 7, Seq: 90, Source: Eastside

Jim M. Stout Jim M. Stout Investment Agency, Inc. 2400 S. Main Ave. Tulsa OK 74101		First National Bank of Vinson PO Box 457 Vinson OK 74301		8795
Pay to the Order of <u>ASHLEY CAMPBELL</u>		Date <u>01/31/2014</u>		\$ <u>166.16</u>
ONE HUNDRED SIXTY SIX AND 16/100				
Signature: 				
MICR Line: ⑆303101610K 00047787 8795				

Check: 0 Amount: \$166.16 Date: 1/31/2014
 Run: 1001, Batch: 7, Seq: 90, Source: Eastside