

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

FILED
JUN 25 2015
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN)
D. DOAK, Insurance Commissioner,)
)
Petitioner,)
)
v.)
)
CREATIVE BENEFIT CONCEPTS, INC.,)
an unlicensed business entity)
insurance producer)
)
Respondent.)

Case No. 15-0716-UNI

**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 attorney, Dan R. Byrd, 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, Creative Benefit Concepts, Inc. is an Oklahoma business entity producer. Its business entity producer license 0100103563 lapsed on September 30, 2014 for failing to renew. Its address of record is 302 Kingsbury Drive, Muskogee, OK 74003.

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 was requested by Mark Drummond, an Investigator, of the Oklahoma Insurance Department's (the "Department") Anti-Fraud Unit to submit an application to reinstate its business entity producer license on June 11, 2015 after Mr. Drummond discovered that Respondent was continuing to write business after its license had expired.

2. Department records show that Respondent's license became inactive on September 30, 2014 for failing to renew.

3. Respondent was required to maintain an active license while conducting an insurance business during the time frame of September 2014 to date.

CONCLUSIONS OF LAW

1. Respondent violated 36 O.S. § 1435.4(A) in failing to maintain an active business entity producer license while conducting an insurance-related business, thereby in violation of 36 O.S. § 1435.13(A)(2).

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 1435.13(A)(2) and as a result **Respondent is FINED** in the amount of **FIVE HUNDRED DOLLARS (\$500.00)**. **Fine to be paid within thirty (30) days of receipt 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 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 Dan R. Byrd, 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 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 25th day of June, 2015.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Dan R. Byrd", written over a horizontal line.

Dan R. Byrd
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112
Telephone: (405) 521-2746
Facsimile: (405) 522-0125

CERTIFICATE OF MAILING

I, Dan R. Byrd, 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 25 day of June, 2014 to:

Creative Benefit Concepts, Inc.
C/O Ronnie Eugene Bowen
302 Kingsbury Drive
Muskogee, OK 74003

7015 0640 0004 4933 9696

CERTIFIED MAIL NO:

and that notification was sent to:

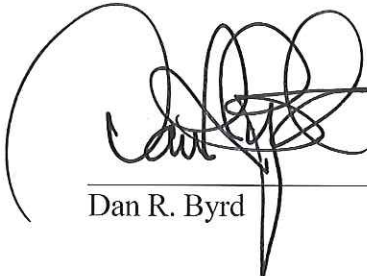
NAIC/RIRS

and that a copy was delivered to:

Mark Drummond
Anti-Fraud Unit

Courtney Phipps
Licensing Division

Angel Edingfield
Licensing Division



Dan R. Byrd

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Certified Mail Fee \$ _____

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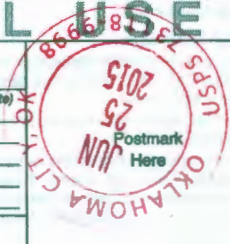
Return Receipt (hardcopy) \$ _____

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Certified Mail Restricted Delivery \$ _____

Adult Signature Required \$ _____

Adult Signature Restricted Delivery \$ _____



Postage \$ _____

Total Postage and Fees \$ _____

Sent To _____

Street and Apt. No. _____

City, State, ZIP+4 _____

Creative Benefit Concepts, Inc.
C/O Ronnie Eugene Bowen
302 Kingsbury Drive
Muskogee, OK 74003
15-0716-UNI/DRB(mt)
(Cond. Adm. Ord. ~6-25-15)

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- 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:

Creative Benefit Concepts, Inc.
C/O Ronnie Eugene Bowen
302 Kingsbury Drive
Muskogee, OK 74003
15-0716-UNI/DRB(mt)
(Cond. Adm. Ord. ~6-25-15)



9590 9403 0272 5155 1324 79

2. Article Number (Transfer from service label)

7015 0640 0004 4933 9696

PS Form 3811, April 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
Ron Bowen Addressee

B. Received by (Printed Name) _____ C. Date of Delivery 6-27-15

D. Is delivery address different from item 1? Yes
 No

RECEIVED OKLAHOMA INSURANCE DEPARTMENT

JUL 02 2015

3. Service Type
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 - Return Receipt for Merchandise
 - Signature Confirmation™
 - Signature Confirmation Restricted Delivery

Domestic Return Receipt