

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
OCT 28 2015
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN)
DOAK, Insurance Commissioner,)
)
Petitioner,)
)
v.)
)
STEVEN GENE NICHOLS,)
an applicant for a resident insurance)
producer license,)
)
Respondent.)

Case No. 15-1247-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, Dan R. Byrd, 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 6333 E. Skelly Dr., Tulsa, OK 74135.
3. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew an initial license issued pursuant to the Oklahoma Insurance Adjusters 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. § 6219, § 6220(A) and (B).

ALLEGATIONS OF FACT

1. Respondent applied for a resident insurance producer license on or about October 22, 2015 with the Oklahoma Insurance Department (OID). On the application form, Question 1B asks the following: "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing felony? The application form advises that (offenses where you were adjudicated delinquent in a juvenile court) may be excluded. Respondent answered "no" to this question.

2. A background check conducted by the OID Licensing Division showed that Respondent had the following felony convictions listed on his record: Garfield County District Court Case No. CRF-79-297. Conviction, March 17, 1980, Guilty Plea, Leaving Scene of Accident. Garfield County District Court Case No. CF-1981-299. Conviction, February 12, 1982, Guilty Plea, DUI Alcohol (Second Offense). Respondent did not properly disclose the aforementioned felony convictions in the license application.

ALLEGED VIOLATIONS OF LAW

1. Respondent violated 36 O.S. § 1435.13(A)(1); by providing incorrect, misleading, incomplete or materially untrue information in his license application.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner that Steven Gene Nichols is **FINED THREE HUNDRED DOLLARS (\$300.00)** for providing incorrect, misleading, incomplete or materially untrue information in his license

application. **The \$300.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$300.00 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 Dan R. Byrd, 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 28th day of October, 2015.



JOHN DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Dan R. Byrd
Assistant General Counsel
3625 NW 56th St., Suite 100
Oklahoma City, OK 73112

CERTIFICATE OF MAILING

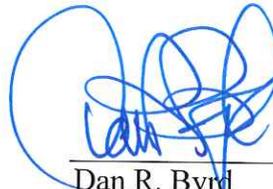
I, Dan R. Byrd, hereby certify that a true and correct copy of the above and foregoing Conditional Administrative Order and Notice of Right to be Heard was mailed by certified mail, with postage prepaid and return receipt requested, on this 28th day of October, 2015, to:

Steven Gene Nichols
6333 E. Kelly Dr.
Tulsa, OK 74135

CERTIFIED MAIL NO. 7015 0640 0002 7406 8631

and a copy was delivered to:

Karen Wojtek
Licensing Division



Dan R. Byrd
Assistant General Counsel

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7015 0640 0002 7406 8631

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City, State, ZIP+4® _____



Steven Gene Nichols
 6333 E. Kelly Dr.
 Tulsa, OK 74135
15-1247-DEN/DRB(mt)
(Cond.Adm.Ord.-10-28-15)

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:

Steven Gene Nichols
 6333 E. Kelly Dr.
 Tulsa, OK 74135
15-1247-DEN/DRB(mt)
(Cond.Adm.Ord.-10-28-15)



9590 9403 0272 5155 1309 32

2. Article Number (Transfer from service label)
7015 0640 0002 7406 8631

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 X *Steven Nichols* Agent Addressee

B. Received by (Printed Name) _____ C. Date of Delivery _____

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 NOV 04 2015
 Legal Division

D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below: _____

3. Service Type

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Collect on Delivery Signature Confirmation™

Collect on Delivery Restricted Delivery Signature Confirmation Restricted Delivery

Insured Mail Insured Mail Restricted Delivery (over \$500)

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

Domestic Return Receipt