

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

FILED

DEC 03 2015

INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. )  
DOAK, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
KEITH G. KING II, Applicant for )  
Nonresident Insurance Producer License )  
 )  
Respondent. )

Case No. 15-1262-DEN

ORDER OF LICENSE PROBATION

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through his undersigned counsel, and alleges and states:

JURISDICTION

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma (“the Insurance Commissioner”) and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., including the Oklahoma Producer Licensing Act. See 36 O.S. §§ 1435.1 et seq.

2. Keith G. King II (“Mr. King” or “Respondent”) is an applicant for a nonresident insurance producer license in Oklahoma. Mr. King has a producer’s license from his Designated Home State, Texas. His home address of record is [REDACTED]

FINDINGS OF FACT

1. On or about October 8, 2015, Respondent applied for a nonresident insurance producer license with the Oklahoma Insurance Department (“the Department”).

2. Question 1(B) in the Oklahoma producer license application form asks in pertinent part: "Have you ever been convicted of a felony had a judgment withheld or deferred, or are you currently charged with a felony?" Respondent initially answered this question "NO." His explanation for this omission was his belief that after his deferred adjudication was completed, his felony history was wiped off his record; consequently, he answered the question incorrectly. Upon request for further information about his background/criminal history, he changed his answer to Question 1(B) to "YES."

3. If Question 1(B) is answered "YES" the applicant must provide a written statement explaining the circumstances of the incident(s); a copy of the charging document; and a copy of the official document demonstrating resolution of the charges or any final judgment.

4. Respondent complied and provided information to the Department via a letter from himself, his employer and copies of court documents from the Cooke County, Texas District Court in Cause Numbers CR00-058, CR00-059 and CR00-132 from 2000. All of these cases were for felony Burglary of a Building/Engaging in Organized Criminal Activity.

5. These court records show Respondent pled guilty to each felony count, and in each case received seven years deferred adjudication, community supervision, a \$500 fine, levy of payment of all court costs. The Texas court also ordered restitution in each case: \$4,147 in CR00-058; \$5,591.90 in CR00-059; and \$6,548.33 in CR00-132. The court documents show Respondent completed his Deferred Adjudication in 2007 without incident. He paid all court fines, fees and restitution by the time specified.

6. Respondent states in late 1999, when he was 19 years old, his roommate at the time and a friend of said roommate had borrowed his car and committed thefts while using it and living in the same house with Mr. King. Respondent states he learned about these events

and thefts after the fact. Due to the use of his car and the fact he knew of the crimes, the authorities implicated him on the charges with the other young men, according to Mr. King.

6. The Respondent's submissions support his contentions that (1) he has no criminal issues since 1999, (2) he has been a father and husband for many years, (3) has worked at *The Weekly News of Cooke County* consistently for ten years, and (4) is a home owner who pays his bills and taxes on time.

### CONCLUSIONS OF LAW

1. 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 for each occurrence of a violation of the Oklahoma Insurance Code. See 36 O.S. § 1435.13(A) and (D).

2. Respondent complied with the Oklahoma Insurance Code requirements by eventually disclosing his felony convictions. Although these convictions took place more than a decade ago when Respondent was a very young man, and the record indicates he has lived an above-board life since the crimes, there are several reasons under the Producer Licensing Act the Insurance Commissioner cannot grant Respondent an unconditional nonresident producer license at this time.

3. First, the felonies in question not youthful pranks, but a series of business burglaries and targeted thefts of valuable property and equipment, which the Texas prosecutor characterized as "Organized Criminal Activity." Second, burglaries of this magnitude mean breaking and entering and invite confrontations and possible harm to owners or others on the premises. Third, while the sentences were deferred, the Texas Judge fixed the punishment at seven years, indicating he or she viewed the crimes as serious violations. Fourth, Respondent is

a licensed producer in Texas, and therefore familiar with the application process, the nature of questions asked, and what regulators want and need to know. The fact Respondent initially failed to disclose his felony convictions because he believed them “expunged” and provided the information only when called on the matter by the Department is problematic from a regulatory standpoint.

4. The Insurance Commissioner believes the best course is granting Mr. King an Oklahoma nonresident producer license on a probationary basis as an intermediate course.

**ORDER**

**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that Respondent is granted a nonresident Oklahoma insurance producer license on a probationary status for a period of one (1) year. At the time of Respondent’s first renewal of his producer license, his probationary status must and shall be reviewed by the Insurance Commissioner and the probationary status may be removed at that time. When his first Oklahoma renewal is due, the Respondent should contact the Producer Licensing Division of the Oklahoma Insurance Department.

**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that this Order shall be reported as an administrative action.

If Respondent commits a violation of the Oklahoma Insurance Code, his license may thereafter be **REVOKED**.

WITNESS My Hand and Official Seal this 3<sup>rd</sup> day of December, 2015.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Kelley C. Callahan", written over a horizontal line.

Kelley C. Callahan  
Senior Attorney  
Oklahoma Insurance Department  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, OK 73112

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the above and foregoing *Order of License Probation* was mailed via certified mail, with postage prepaid and return receipt requested, on this 31<sup>st</sup> day of December, 2015 to:

Keith Grice King II



Certified Mail No.  
7015 0640 0002 7406 3933

and that Notification was sent to:

NAIC/RIRS

and that a copy was delivered to:

Courtney Phipps and DeAnna Hughes  
Licensing Division  
Oklahoma Insurance Department

A handwritten signature in black ink, appearing to read 'Kelley C. Callahan', written over a horizontal line.

Kelley C. Callahan  
Senior Attorney  
Oklahoma Insurance Department

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

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

7015 0640 0002 7406 3933

Certified Mail Fee  
 \$ \_\_\_\_\_

Extra Services & Fees (check box, add fee as appropriate)

Return Receipt (hardcopy) \$ \_\_\_\_\_

Return Receipt (electronic) \$ \_\_\_\_\_

Certified Mail Restricted Delivery \$ \_\_\_\_\_

Adult Signature Required \$ \_\_\_\_\_

Adult Signature Restricted Delivery \$ \_\_\_\_\_



Postage  
 \$ \_\_\_\_\_

Total Postage and Fees  
 \$ \_\_\_\_\_

Sent To  
 Street and Apt. No., or PO Box  
 City, State, ZIP+4®

Keith Grice King II  
 216 West Pecan Street,  
 Gainesville, Texas 76240.  
**sms/15-1262-DEN/Ord**

PS Form 3800, April 2015 PSN

**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:

Keith Grice King II  
 216 West Pecan Street,  
 Gainesville, Texas 76240.  
**sms/15-1262-DEN/Ord**



2. Article Number (Transfer from service label)

7015 0640 0002 7406 3933

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
 X *Anna Hillen*  Agent  Addressee

B. Received by (Printed Name)  
 RECEIVED INSURANCE DEPARTMENT

C. Date of Delivery  
 DEC 15 2015

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

Legal Division

3. Service Type

Adult Signature

Adult Signature Restricted Delivery

Certified Mail®

Certified Mail Restricted Delivery

Collect on Delivery

Collect on Delivery Restricted Delivery

Priority Mail Express®

Registered Mail™

Registered Mail Restricted Delivery

Return Receipt for Merchandise

Signature Confirmation™

Signature Confirmation Restricted Delivery

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

Domestic Return Receipt