

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

JAN 05 2016

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
)
Petitioner,)
v.)
)
JESSICA JEAN RINI, Applicant for)
Nonresident Insurance Producer License)
)
)
Respondent/Applicant.)

Case No. 15-1338-DEN

**ORDER GRANTING RESPONDENT’S APPLICATION FOR NONRESIDENT
PRODUCER LICENSE ON PROBATIONARY BASIS**

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

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, 36 O.S. §§ 1435.1 et seq.

2. Jessica Jean Rini (“Ms. Rini” or “Respondent” or “Applicant”) has applied for a nonresident insurance producer license in Oklahoma. Ms. Rini has an insurance producer’s license from her Designated Home State, Colorado. Her residence address of record is [REDACTED]

[REDACTED]

FINDINGS OF FACT

1. On or about December 2, 2015, Ms. Rini 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 answered this question "YES."

3. The Applicant supplied further information about her background and criminal history to the Department. The record shows that Ms. Rini had multiple dangerous drug possession and forgery arrests and charges from 2000 through 2005. The record also shows that most of these charges were dismissed or not prosecuted by the Colorado authorities. Finally, the record does show Ms. Rini had three felony convictions for drug possession or forgery, occurring no more recently than in 2005.

4. All Applicant's felony convictions are at least ten years old. In her supporting papers, the Applicant notes she was introduced to criminal conduct when she was fourteen years old. She elaborates that she turned her life around in her mid-twenties, and has not been in trouble or had any criminal charges since then. The record presented to the Department supports Applicant's statements.

5. Title 18, U.S.C., Section 1033(e) prohibits any person with a felony conviction for dishonesty or breach of trust from engaging in the business of insurance. Pursuant to 18 U.S.C. § 1033 (e) (2), Ms. Rini applied to the Colorado Division of Insurance ("Colorado Division") for a Section 1033 Waiver.

6. On January 6, 2014, the Colorado Division granted Ms. Rini a waiver under Section 1033, conditioned on her continued compliance with all pertinent Colorado criminal and insurance laws. The waiver grant allowed Ms. Rini to pursue a career in the business of insurance. Ms. Rini proceeded to qualify as an insurance producer in her Designated Home State of Colorado, and obtained a nonresident producer's license in Alabama.

7. The Applicant's submissions support her contentions that (1) her felony convictions are ten or more years old, (2) she was introduced to the criminal conduct described in this Order and had frequent brushes with the criminal justice system when she was quite young, (3) she turned her life around in her mid-twenties, and (4) she has not been in trouble, arrested or had any criminal charges filed against her since 2005.

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. Applicant complied with the Oklahoma Producer Licensing Act application requirements by disclosing her felony convictions and obtaining a 1033 Consent Waiver from the Colorado Division.

3. When one state grants a written waiver to an individual pursuant to Section 1033, the consensus of legal opinion is that this written Consent Waiver has great weight nationwide.

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

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner that Respondent/Applicant Jessica Rini is granted a nonresident Oklahoma insurance producer license on a probationary status for a period of two years. At the time of Respondent's first renewal of her Oklahoma nonresident producer license, her probationary status must and shall be reviewed by the Insurance Commissioner, and the probationary status may be reconsidered at

that time. When her first Oklahoma renewal is due, the Respondent/Applicant should contact the Producer Licensing Division of the Oklahoma Insurance Department for this purpose and process.

IT IS FURTHER ORDERED by the Insurance Commissioner that this Order shall be reported as an administrative action.

IT IS FURTHER ORDERED by the Insurance Commissioner that if Respondent commits a violation of the Oklahoma Insurance Code, her Oklahoma nonresident insurance producer license may thereafter be **REVOKED** by appropriate administrative action.

WITNESS My Hand and Official Seal this 5th day of January, 2016.



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
Five Corporate Plaza
3625 N.W. 56th, Suite 100
Oklahoma City, Oklahoma 73112
[Email:kelley.callahan@oid.ok.gov](mailto:kelley.callahan@oid.ok.gov)
Tel: (405) 521-6616
Attorney for the Insurance Commissioner

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing *Order Granting Respondent's Application for Nonresident Producer License on Probationary Basis* was mailed via certified mail, with postage prepaid and return receipt requested, on this 5th day of January, 2016 to the Residence Address of:

Jessica Jean Rini

[REDACTED]
[REDACTED]

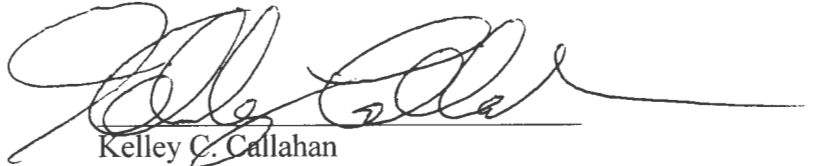
**Certified Mail No.
7015 0640 0002 7406 4220**

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



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

OFFICIAL USE

7015 0640 0002 7406 4220

Certified Mail Fee	\$
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy)	\$
<input type="checkbox"/> Return Receipt (electronic)	\$
<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$
Postage	\$
Total Postage and Fees	\$
Sent To	
Street and Apt. No., or PO Box	
City, State, ZIP+4®	
PS Form 3800, April 2015 PSN	



Jessica Jean Rini
 2513 South Cherokee St.
 Denver, CO 80223
sms/15-1338-DEN/Ord

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:

Jessica Jean Rini
 2513 South Cherokee St.
 Denver, CO 80223
sms/15-1338-DEN/Ord



9590 9403 0272 5155 1344 97

2. Article Number (Transfer from service label)

7015 0640 0002 7406 4220

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

RECEIVED
 INSURANCE DEPARTMENT

JAN 2 2016

Legal Division

3. Service Type

<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™
<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation™
<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery