

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

JUL 06 2017

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
)
Petitioner,)
v.)
)
RAYMOND LOUIS THOMAS,)
a licensed insurance)
producer in the State of Oklahoma,)
)
Respondent.)

Case No. 16-1079-DIS

FINAL ADMINISTRATIVE ORDER

This matter is a proceeding under the Oklahoma Insurance Code 36 O.S. §§ 101 through 7301, including the Oklahoma Producer Licensing Act, 36 O.S. §§ 1435.1 through 1435.41, and conducted pursuant the Oklahoma Administrative Procedures Act, 75 O.S. §§ 301 *et seq.*, whereby Respondent, Raymond Louis Thomas, is an Oklahoma licensed resident insurance producer holding license number 100133024. The Oklahoma Insurance Department (“OID”) issued a Notice of Hearing and Order For Show Cause alleging violations of the provisions of Title 36 of the Oklahoma Statutes and setting this matter for hearing on June 27, 2017, at 9:30 a.m. at the office of the Oklahoma Insurance Department, 3625 N.W. 56th Street, Suite 100, Oklahoma City, Oklahoma.

On June 27, 2017, the above captioned case came on for hearing at OID and testimony and evidence was received at that time. Oklahoma Insurance Commissioner, John D. Doak, appointed the undersigned independent Hearing Examiner, John D. Miller, to preside at the hearing as a quasi-judicial officer pursuant to 36 O.S. § 319.

The hearing was recorded electronically by employees of OID. Petitioner was represented by Senior Counsel Sandra G. LaVenue. Respondent Raymond Louis Thomas ("Respondent") appeared without counsel and announced that he was ready to proceed pro se. Testimony and evidence was heard before the undersigned Hearing Examiner including the admission of exhibits into evidence. Therefore, after consideration of the testimony and evidence presented, this independent Hearing Examiner issues his order of findings of fact and conclusions of law.

FINDINGS OF FACT

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code.

2. The Insurance Commissioner, pursuant to 36 O.S. § 319, appointed an independent Hearing Examiner and that Hearing Examiner has the jurisdiction to determine if there is evidence to support a finding by clear and convincing evidence that Respondent's actions as alleged in the OID Notice of Hearing and Order for Show Cause issued on May 30, 2017, were established by the evidence and were in violation of the Oklahoma Producer Licensing Act and/or the Oklahoma Insurance Code.

3. Respondent, while licensed and associated with Farmers Financial Solutions, LLC ("Farmers"), wrote twenty (20) renters insurance policies through an insurance affiliate to fictitious customers in violation of 36 O.S. § 1435.13(A)(2), (8) and (10).

4. On August 19, 2016, the Oklahoma Insurance Department ("OID") was notified by the NAIC of a FINRA disciplinary action dated April 6, 2016, wherein Respondent

voluntarily entered into a Waiver and Consent Agreement.

6. Respondent failed to immediately report the FINRA disciplinary action and penalty imposed on him to OID as required by *OAC 365:10-9-17*.

CONCLUSIONS OF LAW

7. Respondent violated the provisions of 36 O.S. § 1435.13(A)(2) by violating *OAC 365:10-9-17* by failing to immediately report to the Insurance Commissioner the imposition of a disciplinary action imposed on him by FINRA.

8. Respondent violated the provisions of 36 O.S. § 1435.13(A)(8) by using fraudulent, coercive, or dishonest practices, or by demonstrating incompetence, untrustworthiness in the conduct of business in the state or Oklahoma by writing twenty (20) renters insurance policies to fictitious customers.

9. Respondent violated the provisions of 36 O.S. § 1435.13(A)(10) on twenty (20) occasions by intentionally forging another's name to insurance applications.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that it has been established by clear and convincing evidence that Respondent violated 36 O.S. § 1435.13(A)(2), (8) and (10) of the Oklahoma Producer Licensing Act by writing twenty (20) renters insurance policies to fictitious customers and intentionally forging another's name to insurance applications and as a result Respondent Thomas' Oklahoma resident producer's license is hereby REVOKED.


IT IS FURTHER ORDERED that it has been established by clear and convincing evidence that Respondent violated *OAC 365:10-9-17* by failing to immediately report to the Insurance Commissioner the imposition of a

disciplinary action imposed on him by FINRA.

IT IS FURTHER ORDERED that Respondent is assessed the costs of this matter in the amount of One Hundred and Twenty-Five (\$125.00) Dollars to be paid to the Oklahoma Insurance Department within thirty (30) days of receipt of this order.

WITNESS My Hand and Official Seal this 5th day of July, 2017.





JOHN D. MILLER, OBA # 6213
INDEPENDENT HEARING EXAMINER
OKLAHOMA INSURANCE DEPARTMENT

CERTIFICATE OF MAILING

I, Sandra LaVenue, hereby certify that a true and correct copy of the above and foregoing *Final Administrative Order* was mailed via certified mail, with return receipt requested, on this 6th day of July, 2017, to:


Sandra LaVenue

Raymond Louis Thomas
12117 Windmill Rd.
Oklahoma City, OK 73162

CERTIFIED MAIL NO. 9214 8902 0982 7500 0001 07

and a copy was delivered to:

Chief Rick Wagnon
Mark Drummond
OID Anti-Fraud Unit

Courtney Khodabakhsh
Licensing Division Manager

Date: July 12, 2017

Sherry Standerfer:

The following is in response to your July 12, 2017 request for delivery information on your Certified Mail™/RRE item number 9214890209827500000107. The delivery record shows that this item was delivered on July 10, 2017 at 10:54 am in OKLAHOMA CITY, OK 73162. The scanned image of the recipient information is provided below.

Signature of Recipient :

Raymond Thomas

Raymond Thomas

Address of Recipient :

*12117 W. 4th Rd
OKC, OK 73162*

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Sincerely,
United States Postal Service