

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

**FILED**  
MAR 22 2017  
INSURANCE COMMISSIONER  
OKLAHOMA

**STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner,** )  
 )  
 )  
                   **Petitioner** )  
 )  
 v. )  
 )  
 )  
 **RACHEL RIDDLE, an applicant for insurance producer license in the State of Oklahoma,** )  
 )  
                   **Respondent.** )

**Case No. 17-0039-DEN**

**FINAL ADMINISTRATIVE ORDER**

This matter is a denial proceeding under the Oklahoma Producer Licensing Act 36 O.S. §§ 1435.1 et seq. and under 36 O.S. § 402(A). The Oklahoma Insurance Department (the “Department”) notified Respondent on January 25, 2017, that her application for an individual insurance producer license was denied for having been convicted of felonies pursuant to 36 O.S. § 1435.13(A)(6). Respondent requested a formal administrative hearing before an independent hearing examiner concerning the matter on February 1, 2017.

The Hearing was scheduled for March 1, 2017 and rescheduled at the request of Respondent and held before the undersigned Hearing Examiner on March 14, 2017. Petitioner appeared by counsel Sara A. Worten. Respondent appeared pro se and waived the notice requirement. Witnesses were sworn and testified, exhibits were admitted and argument of counsel heard.

## FINDINGS OF FACT

1. Respondent submitted an online Uniform Application to the Oklahoma Insurance Department on January 5, 2017, for a resident producer license. The criminal background question on the application asks, "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?"

2. Respondent answered the question "yes" and provided the appropriate documentation to the Oklahoma Insurance Department.

3. After review, the Department denied Respondent's application for licensure. Respondent thereafter requested a formal administrative hearing.

4. The Insurance Commissioner appointed Stephan Mathis to hear the case as the independent Hearing Examiner.

5. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department. Neither party requested a full stenographic record of the proceedings.

6. The following exhibits were introduced and admitted:

- Petitioner's Exhibit 1: National Association of Insurance Commissioners ("NAIC") Uniform Application for Individual Producer License/Registration submitted by Respondent to the Oklahoma Insurance Department.
- Petitioner's Exhibit 2a: Oklahoma State Courts Network docket printout for CF-2015-176, In the District Court in and for Okmulgee County, State of Oklahoma v. Rachel Ann Riddle.
- Petitioner's Exhibit 2b: Oklahoma State Courts Network docket printout for CF-2015-374, In the District Court in and for Okmulgee County, State of Oklahoma v. Rachel Ann Riddle State of Oklahoma.
- Petitioner's Exhibit 3a: Judgement and Sentence for CF-2015-176 In the District Court in and for Okmulgee County, State of Oklahoma v. Rachel Ann Riddle.

- Petitioner's Exhibit 3b: Judgment and Sentence for CF-2015-374 In the District Court in and for Okmulgee County, State of Oklahoma v. Rachel Ann Riddle.
- Petitioner's Exhibit 4a: Motion to Revoke for CF-2015-176 In the District Court in and for Okmulgee County, State of Oklahoma v. Rachel Ann Riddle.
- Petitioner's Exhibit 4b: Motion to Revoke for CF-2015-374 In the District Court in and for Okmulgee County, State of Oklahoma v. Rachel Ann Riddle.
- Respondent's Exhibit R1: Reference Letter from supervisor at Farmers Insurance.

7. Respondent and Courtney Khodabakhsh were sworn and testified under oath.

8. The Hearing Examiner heard testimony and entered the following findings of fact:

- a. Evidence was admitted and testimony was presented to the Hearing Examiner that an applicant can be denied for being convicted of a felony.
- b. Evidence was admitted and testimony was presented to the Hearing Examiner that Respondent was convicted of two felonies in Okmulgee County, Oklahoma.

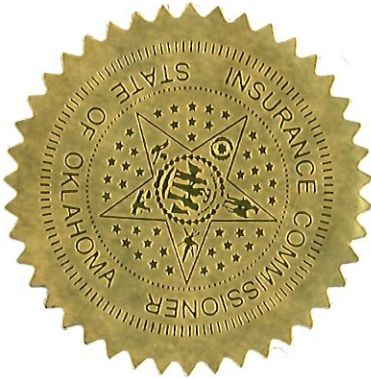
#### **CONCLUSIONS VIOLATIONS OF LAW**

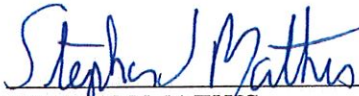
9. Respondent violated 36 O.S. § 1435.13(A)(6); by being convicted of two felonies.

#### **ORDER**

**BASED UPON THE FOREGOING, IT IS HEREBY ORDERED THAT THE DENIAL OF THE APPLICATION OF RESPONDENT BY THE OKLAHOMA INSURANCE DEPARTMENT IS AFFIRMED.**

Done this 20 day of March 2017.



  
STEPHAN MATHIS  
Independent Hearing Examiner  
Oklahoma Insurance Department  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, OK 73112

**CERTIFICATE OF MAILING**


I, Sara A. Worten, hereby certify that on 2<sup>nd</sup> day of March, 2017, a copy of this Final Order was mailed to:

Rachel Riddle  
10032 S. Sheridan Rd.  
Suite H2B  
Tulsa, OK 74133

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and a copy was delivered to:

Licensing Division

  
Sara A. Worten  
Assistant General Counsel

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