

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

FILED  
JUN 09 2017  
INSURANCE COMMISSIONER  
OKLAHOMA

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

Case No. 17-0341-DIS

CONSENT ORDER

The State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, and Respondent Brandon William Stagner, stipulate to the following facts and applicable laws. The parties consent to the entry of this Order.

JURISDICTION AND AUTHORITY

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, 36 O.S. §§ 101-7301, including the Oklahoma Producer Licensing Act, 36 O.S. §§ 1435.1 through 1335.41.

2. Brandon William Stagner (“Respondent”) is an Oklahoma licensed resident insurance producer holding license number 100244787 and has been so licensed since December 4, 2015.

3. 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 \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code, 36 O.S. §§ 1435.13(A) and (D).

4. Informal disposition of this matter maybe made by consent order. *75 O.S. § 309(E)*.

#### **STIPULATION OF FACT**

5. Respondent sold, solicited and negotiated insurance policies on behalf of Liberty Bankers Life Insurance Company (“LBLIC”). In March 2017, the Oklahoma Insurance Department (the “Department”) was notified by LBLIC that Respondent submitted life insurance policy applications for the sole purpose of generating commissions.

6. LBLIC reported that Robert Adams contacted LBLIC’s consumer assistance division on March 21, 2017, and reported his bank account was drafted \$121.84 by LBLIC. He reported he did not apply for a life insurance policy from LBLIC and did not know nor has he spoken to Respondent.

7. Mr. Adams later reported that on March 22, 2017, he received a call from a Liberty agent. The agent apologized for the mix-up and stated that his wife was assisting with paperwork and the policy was mistakenly submitted.

8. Rick Koch, Anti-Fraud Investigator with the Department contacted Respondent on or about April 24, 2017. Respondent admitted he submitted a life insurance policy application to LBLIC for Mr. Adams. He admitted he did not have Mr. Adams’ permission to submit the policy and stated it was a mistake.

9. Investigator Koch later discovered there were five (5) other instances in which Respondent submitted life insurance policy applications for three (3) other people, Roger Cole, Earl Curtis, and Myrtle Hewitt. All three stated they do not know Respondent and did not request a life insurance policy through him.

10. Pursuant to the provisions of 36 O.S. § 1435.13:

A. 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 or may levy a civil penalty in accordance with subsection D of this section or any combination of actions, for any one or more of the following causes:

7. Having admitted or been found to have committed any insurance unfair trade practice or fraud;

8. Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;

9. Forging another's name to an application for insurance or to any document related to an insurance transaction.

D. In addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of a license, a person may, after opportunity for hearing, be subject to a civil fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

#### **CONCLUSIONS OF LAW**

11. Respondent violated the provisions of 36 O.S. § 1435.13(A)(7) by presenting or causing to be presented false life insurance policy applications to Liberty Bankers Life Insurance Company.

12. Respondent violated the provisions of 36 O.S. § 1435.13(A)(8) by using fraudulent, coercive, or dishonest practices, or demonstrating incompetence or untrustworthiness in the conduct of business in the state of Oklahoma.

13. Respondent violated the provisions of 36 O.S. § 1435.13(A)(9) by forging at least four (4) individuals' names to life insurance policy applications which he submitted to Liberty Bankers Life Insurance Company.

#### **ORDER**

**IT IS THEREFORE ORDERED** by the Insurance Commissioner and agreed to by Respondent that Respondent's Insurance Producer License is hereby **REVOKED**.



WITNESS My Hand and Official Seal this 7<sup>th</sup> day of June, 2017.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

JAMES MILLS  
CHIEF OF STAFF

**VERIFICATION AND CONSENT**

I, Brandon William Stagner, state that I have read this Consent Order. The contents and facts set forth in the order are true to the best of my knowledge. I consent to the entry of the Order by the Insurance Commissioner and I waive my right to appeal this Order.

BRANDON WILLIAM STAGNER

STATE OF OKLAHOMA  
COUNTY OF Mayes

This instrument was acknowledged before me on May 23<sup>RD</sup> 2017 by

BRANDON W. STAGNER

Signature of Notarial Officer




\_\_\_\_\_  
Title

My commission expires:  
12-08-2018



APPROVED:



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Sara A. Worten  
Assistant General Counsel

**CERTIFICATE OF MAILING**

I, Sara A. Worten, hereby certify that a true and correct copy of the above and foregoing *Notice of Hearing and Order to Show Cause* was mailed via certified mail, with return receipt requested, on this 9<sup>th</sup> day of June, 2017, to:

Brandon William Stagner  
414 Spencer Street  
Chouteau, OK 74337

**CERTIFIED MAIL NO. 7016 2140 0000 3510 6365**

and a copy was delivered to:

Chief Rick Wagnon  
Investigator Rick Koch  
OID Anti-Fraud Unit



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SARA A. WORTEN

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Brandon William Stagner  
414 Spencer Street  
Chouteau, OK 74337  
17-0341-DIS/SAW(mt)  
(Consent Ord. ~6-09-17)



**JOHN D. DOAK**  
Insurance Commi  
Oklahoma Insurance D  
5 Corporate Plaza  
3625 NW 56th Street, S  
Oklahoma City, OK 731

*delivered by mistake 6-15-17*  
2017 JUN 30 10 11 AM



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*6/12/17  
6-27*

Brandon William Stagner  
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Chouteau, OK 74337

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Brandon William Stagner  
414 Spencer Street  
Chouteau, OK 74337  
17-0341-DIS/SAW(mt)  
(Consent Ord. ~6-09-17)

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- Print your name and address on the reverse so that we can return the card to you.
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1. Article Addressed to:

Brandon William Stagner  
414 Spencer Street  
Chouteau, OK 74337  
17-0341-DIS/SAW(mt)  
(Consent Ord. ~6-09-17)



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2. Article Number (Transfer from service label)

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

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