

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

FILED  
SEP 20 2017  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. )  
DOAK, Insurance Commissioner, )  
 )  
Petitioner, )  
 )  
v. )  
 )  
RIVER CITY INSURANCE AGENCY, INC., )  
a nonresident producer applicant, )  
 )  
Respondent. )

Case No. 17-0652-DEN

CONDITIONAL ADMINISTRATIVE ORDER  
AND NOTICE OF RIGHT TO BE HEARD

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner,  
by and through his attorney, Lisa M. Torneten, and alleges and states as follows:

JURISDICTION & AUTHORITY

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma 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 through 1435.41.

2. River City Insurance Agency, Inc. (“Respondent”) was formerly a licensed nonresident business entity producer in the State of Oklahoma holding license number 100207135. Respondent’s address of record is P.O. Box 127 New Madrid, Missouri 63869.

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 pursuant to 36 O.S. §§ 1435.13(A) and (D).

**ALLEGATIONS OF FACT**

1. Respondent's license expired November 30, 2016.
2. On August 28, 2017, Respondent submitted an application to the Oklahoma Insurance Department ("The Department") to reactivate its license.
3. On August 30, 2017, the Department sent a letter to Respondent requiring a detailed response as to how many policies were sold and serviced under the entity name River City Insurance Agency, Inc. since November 30, 2016.
4. Respondent submitted a response to the Department listing four (4) individual policies which were sold, serviced or negotiated since November 30, 2016, after the expiration of its license.

**ALLEGED VIOLATIONS OF LAW**

1. Respondent violated 36 O.S. § 1435.4(A), selling, soliciting or negotiating insurance in this state without a license, a violation of 36 O.S. § 1435.13(A).

**ORDER**

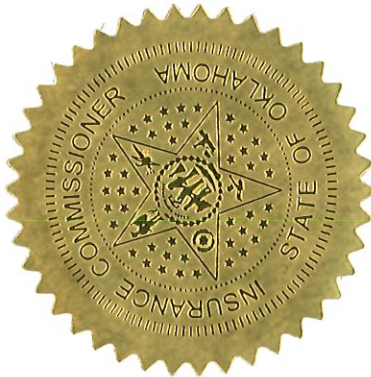
**IT IS THEREFORE ORDERED** by the Insurance Commissioner that River City Insurance Agency, Inc. is **FINED FIVE HUNDRED AND NO/100 DOLLARS (\$500.00)**. **The \$500.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department.

**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of mailing of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the date of mailing this Order. A request for hearing should be in

writing addressed to Lisa M. Torneten, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> St., Suite 100, Oklahoma City, Oklahoma 73112. The request for hearing must state the grounds for the request to set aside or modify the Order.

Any such hearing shall be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. § 250-323. If the Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as notice of the matters to be reviewed at the hearing, and the Allegations of Fact, Alleged Violations of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

**WITNESS** My Hand and Official Seal this 20<sup>TH</sup> day of September, 2017.



JOHN DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

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Lisa M. Torneten  
Assistant General Counsel  
3625 NW 56<sup>th</sup> St., Suite 100  
Oklahoma City, OK 73112  
405-522-6330  
405-522-0125 Fax

**CERTIFICATE OF MAILING**

I, Lisa M. Torneten, hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to be Heard* was sent by certified mail, with postage prepaid and return receipt requested, on this 20<sup>TH</sup> day of September, 2017, to the following:

River City Insurance Agency, Inc.  
P.O. Box 127  
New Madrid, Missouri 63869

**BARCODE NO. 9214 8902 0982 7500 0018 83**

and a copy was delivered to:

Lorie Jones  
Licensing Division



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Lisa M. Torneten  
Assistant General Counsel

Date: September 25, 2017

Maria Torres:

The following is in response to your September 22, 2017 request for delivery information on your Certified Mail™/RRE item number 9214890209827500001883. The delivery record shows that this item was delivered on September 25, 2017 at 11:35 am in NEW MADRID, MO 63869. There is no delivery signature on file for this item.

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely,  
United States Postal Service

100-1000

