

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
DEC 12 2017
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
)
Petitioner,)
v.)
)
CAMBRIDGE INS, LLC, a nonresident)
insurance agency,)
)
Respondent.)

Case No. 17-0818-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, Sara A. Worten, and alleges and states as follows:

JURISDICTION

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.

2. Respondent Cambridge Ins, LLC (“Respondent”) is a nonresident insurance agency holding Oklahoma license number 10223576. Its address of record is 35 Cambridge Drive, Prospect, Connecticut 06712.

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).

ALLEGATIONS OF FACT

1. Oklahoma Insurance Department's records show that Respondent's license became inactive on May 31, 2017, for failing to renew.

2. Respondent submitted an application to reinstate its producer license on November 5, 2017.

3. *36 O.S. § 1435.7(B)* requires business entity producers to maintain an insurance producer license. Respondent failed to maintain an active license while conducting insurance business during the period of June 1, 2017 through November 7, 2017. During this time, thirty-three (33) insurance policies were sold.

CONCLUSIONS OF LAW

1. Pursuant to *36 O.S. § 1435.7(B)*, a business entity acting as an insurance producer is required to maintain an insurance producer license.

2. Respondent violated *36 O.S. § 1435.4(A)* in failing to maintain an active producer license while conducting an insurance-related business, thereby in violation of *36 O.S. § 1435.13(A)(2)*.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated *36 O.S. § 1435.13(A)(2)* and as a result **Respondent is FINED** in the amount of **THREE HUNDRED FIFTY DOLLARS (\$350.00)**. **The Fine is to be paid within thirty (30) days of receipt of this Order.**

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 Sara A. Worten, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Street, 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 12th day of December, 2017.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Sara A. Worten", written over a horizontal line.

Sara A. Worten
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112
Telephone: (405) 521-2746

CERTIFICATE OF MAILING

I, Sara A. Worten, 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 12th day of December 2017 to:

Cambridge Ins, LLC
Attn: Robert Lesko
35 Cambridge Drive
Prospect, CT 06712

**CERTIFIED MAIL NO:
9214 8902 0982 7500 0038 70**

and

Notification was sent to:

All Appointing Insurers/RIRS

and

a copy was delivered to:

Licensing Division


Sara Worten



17-0818-DEN

Date Produced: 12/25/2017

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0038 70. Our records indicate that this item was delivered on 12/20/2017 at 11:14 a.m. in PROSPECT, CT 06712. The scanned image of the recipient information is provided below.

Signature of Recipient :

Address of Recipient :

35 Cambridge Dr

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

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

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