

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

STATE OF OKLAHOMA, ex rel. JOHN )  
D. DOAK, Insurance Commissioner, )  
 )  
Petitioner, )  
 )  
v. )  
 )  
FIRST STATE BANK (ANADARKO) )  
a licensed insurance producer in the )  
State of Oklahoma, )  
 )  
Respondent. )

Case No. 18-0534-DIS

**FILED**  
AUG 08 2018  
INSURANCE COMMISSIONER/  
OKLAHOMA

**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 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. First State Bank (Anadarko) is a resident Oklahoma insurance producer holding license 100253208. Its address of record is P.O. Box 827, Anadarko, Oklahoma 73005-0827.

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. Respondent First State Bank (Anadarko) submitted an application to reinstate its producer license on July 19, 2018.
2. Oklahoma Insurance Department records show that Respondent's license expired on March 31, 2018 for failing to renew.
3. During the time Respondent's license was expired, approximately seventy-two (72) Oklahoma policies were sold in the state of Oklahoma.
4. Respondent is required to maintain an active license while conducting an insurance business in Oklahoma.

### CONCLUSIONS OF LAW

1. Respondent violated 36 O.S. § 1435.4(A) in failing to maintain an active producer license in Oklahoma while conducting 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 **ONE THOUSAND FIVE HUNDRED DOLLARS (\$1,500.00)**. **License will be reinstated upon payment of this fine. 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 Julie Meaders, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> 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 09<sup>th</sup> day of August, 2018.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Julie Meaders  
Julie Meaders  
Deputy General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, OK 73112  
Telephone: (405) 521-2746

**CERTIFICATE OF MAILING**

I, Julie Meaders, hereby certify that a true and correct copy of the above and foregoing Conditional Administrative Order and Notice of Right to be Heard was mailed by certified mail with postage prepaid and return receipt requested on this 8<sup>th</sup> day of August 2018 to:

First State Bank (Anadarko)  
P.O. Box 827  
Anadarko, Ok 73005-0827

**CERTIFIED MAIL NO:** *9214 8902 0982 7500 0115 54*

and that a copy was delivered to:

Licensing Division

  
Julie Meaders



Date Produced: 08/13/2018

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0115 54. Our records indicate that this item was delivered on 08/10/2018 at 10:05 a.m. in ANADARKO, OK 73005. The scanned image of the recipient information is provided below.

Signature of Recipient :

A handwritten signature in black ink that appears to read "Robert".

Address of Recipient :

A handwritten address in black ink, which is mostly illegible but appears to start with "S O".

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

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