

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

**FILED**  
**APR 26 2019**  
**INSURANCE COMMISSIONER**  
**OKLAHOMA**

STATE OF OKLAHOMA, ex rel. GLEN  
MULREADY, Insurance Commissioner,

Petitioner,

v.

JACOB CAMERON MALONE, an applicant  
for a residential insurance producer license,

Respondent.

Case No. 19-0202-DEN

**FINAL ADMINISTRATIVE ORDER**

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act (the “Act”), 36 O.S. §§ 1435.1 et seq. On March 28, 2019, the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner (the “Petitioner”), issued a *Notice of Hearing and Order to Show Cause* (the “Notice”) alleging that Jacob Cameron Malone (the “Respondent”) violated provisions of the Act.

Respondent did not respond to the *Notice*, which was mailed to Respondent at his provided mailing address of record by certified mail. The administrative hearing was held before the undersigned Hearing Examiner on April 17, 2019. Petitioner appeared by counsel, Teresa L. Green. Respondent appeared pro se. Witness for Petitioner, Oklahoma Insurance Department Licensing Division Manager Courtney Khodabakhsh, and witness for Respondent, Chuck Cornelison, State Farm Insurance Agent, were sworn and testified. Exhibits were presented and arguments heard.

## **JURISDICTION**

1. Glen Mulready 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 Act.

2. Respondent Jacob Cameron Malone ("Respondent") is an applicant for a resident insurance producer license. Respondent's mailing address of record is 9747 Hefner Village Blvd., Oklahoma City, OK 73162.

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 or may impose a civil fine of not less than \$100.00 nor more than \$1,000.00 when an applicant (1) provides incorrect, misleading, incomplete or materially untrue information in the license application or (2) obtains or attempts to obtain a license through misrepresentation or fraud. *See 36 O.S. §§ 1435.13(A)(1), (A)(3) and (D).*

4. The Insurance Commissioner, pursuant to *36 O.S. § 319*, appointed the undersigned Independent Hearing Examiner to sit as a quasi-judicial officer over the above entitled cause.

## **FINDINGS OF FACT**

5. On or about February 20, 2019, Respondent applied for a resident insurance producer license in Oklahoma.

6. On the Oklahoma application form, question 1A asks the following: "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence

(DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).” Respondent answered “No” to this question on his application.

7. Oklahoma Insurance Department (“OID”) discovered during its background investigation that Respondent was charged with burglary in the second degree, felony, in Case No. CF-2018-375, Canadian County, on or about May 25, 2018. Respondent plead guilty to an amended misdemeanor charge of petit larceny and received a two (2) year deferred sentence on or about November 29, 2018.

8. On or about February 21, 2019, OID requested additional information from Respondent regarding Respondent’s background.

9. On or about February 27, 2019, Respondent provided a written statement regarding not disclosing the above conviction as well as court documents related to the same.

10. On or about March 19, 2019, OID Licensing Division Manager Courtney Khodabakhsh denied Respondent’s application for providing incorrect, misleading, incomplete or materially untrue information in the license and obtaining or attempting to obtain a license through misrepresentation or fraud.

11. On or about March 21, 2019, Respondent requested in writing a formal administrative hearing.

### **CONCLUSIONS OF LAW**

12. Respondent violated 36 O.S. § 1435.13(A)(1) by providing incorrect, misleading, incomplete or materially untrue information in the license application for not disclosing a misdemeanor conviction in Oklahoma.

13. Respondent violated 36 O.S. § 1435.13(A)(3) by obtaining or attempting to obtain a license through misrepresentation or fraud for not disclosing a misdemeanor conviction in Oklahoma.

**ORDER**

**BASED ON THE CLEAR AND CONVINCING EVIDENCE SET FORTH ABOVE,** the Respondent's resident producer license application in the State of Oklahoma is hereby **DENIED**.

Done this 25 day of April, 2019.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

  
STEPHAN S. MATHIS

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



**CERTIFICATE OF MAILING**

I, Teresa L. Green, hereby certify that a true and correct copy of the above and foregoing *Final Administrative Order* was mailed by certified mail, with postage prepaid and return receipt requested on this 26<sup>th</sup> day of April, 2019 to:

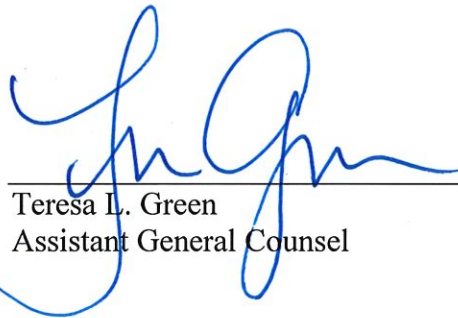
Jacob Cameron Malone  
9747 Hefner Village Blvd.  
Oklahoma City, OK 73162

**CERTIFIED MAIL NO.**

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and a copy was delivered to:

Licensing Division



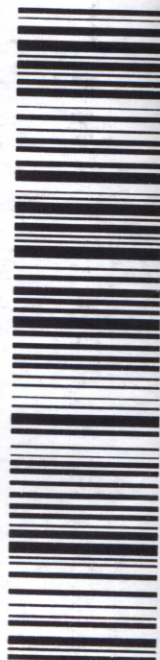
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Teresa L. Green  
Assistant General Counsel

JOHN D. DOAK  
Oklahoma Insurance Department  
Legal Division  
3625 NW 56TH Street, Suite 100  
Oklahoma City, OK 73112

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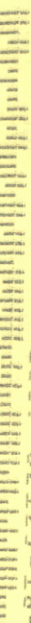
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