

FILED

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INSURANCE COMMISSIONER
OKLAHOMA

Case No. 10-1144-DIS

Respondent.

COMES NOW the State of Oklahoma, ex rel. Kim Holland, Insurance Commissioner, by and through her attorney, Julie Meaders, and alleges and states as follows:

1. The Insurance Commissioner has jurisdiction over this matter pursuant to Article VI, § 22 of the Oklahoma Constitution and the Oklahoma Insurance Code, 36 O.S. § 101 et seq., specifically, the Oklahoma Producer Licensing Act, 36 O.S. § 1435.1 et. seq.

2. Respondent is licensed by the State of Oklahoma as a resident insurance producer holding license number 40039871.

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. If the Insurance Commissioner finds that the public health, safety or welfare imperatively requires emergency action, and incorporates a finding to the effect in its order, summary suspension of a license may be ordered pending proceedings for revocation or other action. 75 O.S. §§ 314(C)(2), 314,1, OAC 365:1-7-9(a).

FINDINGS OF FACT

1. Respondent made application for a life insurance license in October 2009. Respondent answered “no” to the following question on the application: “Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime? “Crime” includes a misdemeanor, felony or a military offense.” The application was approved and issued effective October 28, 2009 based on Respondent answering “no” to this question.

2. Respondent made application to add an accident & health insurance line of authority to his license on August 26, 2010. Again, Respondent answered “no” to the following question on the application: “Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime? “Crime” includes a misdemeanor, felony or a military offense.”

3. Respondent signed and dated the attestation page “certifying that, under penalty of perjury, all of the information submitted in this application is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.”

4. A background check by the Oklahoma Insurance Department reflected that Elijah Patterson was convicted in Oklahoma County CF-1991-3532 on September

27, 1991 of felony assault and battery with a dangerous weapon; was convicted in Oklahoma County CF-2003-2813 on May 24, 2002 of felony assault and battery; was convicted in Oklahoma County CM-1996-483 of misdemeanor possession of controlled dangerous substance/marijuana and misdemeanor possession of drug paraphernalia, count one, and convicted of misdemeanor possession of controlled dangerous substance/marijuana, count two, on April 11, 1996.

5. Further, the background check by the Producer Licensing Division revealed thirteen Oklahoma County civil cases naming Elijah Patterson as a defendant, all cases involving indebtedness, showing him to be in default of the judgments rendered against him.

CONCLUSIONS OF LAW

1. Respondent violated 36 O.S. § 1435.13(A)(1) by providing incorrect, misleading, incomplete or materially untrue information in the license application.

2. Respondent violated 36 O.S. § 1435.13(A)(6) by having been convicted of felonies.

3. Respondent violated 36 O.S. § 1435.13(A)(8) by demonstrating untrustworthiness or financial irresponsibility in the conduct of business in this state.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that the **Emergency Order of Suspension Instante**r entered in this matter on September 24, 2010 is a **FINAL ADMINISTRATIVE ORDER**, that no hearing was requested and Respondent's license is hereby **REVOKED**.

WITNESS My Hand and Official Seal this 29th day of October, 2010.





DARREN ELLINGSON
DEPUTY INSURANCE COMMISSIONER
STATE OF OKLAHOMA

CERTIFICATE OF MAILING

I, Julie Meaders, 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 1st day of ~~October~~, 2010 to:

November

Elijah Patterson



CERTIFIED MAIL NO. 7008 1830 0003 9410 8628

and a copy was mailed to all appointing insurers/RIRS

and a copy was delivered to:

Leah Scoles
Producer Licensing Division

Rick Wagnon/Jackie Johnson
Anti-Fraud Division



JULIE MEADERS
ASSISTANT GENERAL COUNSEL