

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
)
Petitioner,)
)
v.)
)
TRAVIS B. SKINNER, a licensed resident)
producer,)
)
)
Respondent,)

FILED

MAY 16 2011

INSURANCE COMMISSIONER
OKLAHOMA

Case No. 11-0440-DIS

**CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD**

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance
Commissioner, and alleges and states as follows:

JURISDICTION AND 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.

2. Respondent Travis B. Skinner is licensed by the State of Oklahoma as a
resident producer holding license number 103490. His address of record is [REDACTED]
[REDACTED]

3. The Insurance Commissioner may place on probation, censure, suspend,
revoke or refuse to issue or renew a license issued pursuant to the Producer Licensing Act
and/or may levy a civil penalty of \$100.00 to \$1,000.00 for each violation of the Producer
Licensing Act. 36 O.S. § 1435.13(A).

ALLEGATIONS OF FACT

1. Jennie Dolch complained to the Consumer Assistance/Claims Division of the Oklahoma Insurance Department (“the Department”) on January 6, 2011. Ms. Dolch alleged that she purchased tenant insurance from Travis B. Skinner and that the policy was cancelled because Skinner never took photos of the dwelling.

2. Ms. Dolch alleged to the Department that she called Skinner several times when she received cancellation notices on the tenant policy. She alleged that Skinner told her he needed to come to Chickasha, Oklahoma and take photos of her dwelling for the insurance company. Ms. Dolch stated that Skinner never came to her home to take the photos. She stated that she then mailed a photo of her home to him but that later discovered she had no insurance. Ms. Dolch was frustrated because Skinner would not respond.

3. Kent Humphrey, a property & casualty analyst in the Consumer Assistance Division was assigned Dolch’s complaint. Humphrey sent a letter of inquiry to Travis B. Skinner and to the insurance carrier, American National General Insurance Company (“ANGIC”), on January 11, 2011 (Exhibit “A”). The letter was sent to Skinner’s address of record with the Oklahoma Insurance Department: 1612 Carlisle Ct., Oklahoma City, OK 73120.

4. The letter of inquiry stated that 36 O.S. § 1250.4(B) of the Oklahoma Insurance Code requires an adequate written explanation regarding the complaint. Skinner did not respond within thirty (30) days.

5. The insurance carrier, ANGIC, did reply through Denise Kroger, Manager of Underwriting Services on January 28, 2011. Ms. Kroger stated that tenant

policy 35T09467L-1 was cancelled effective July 24, 2010 because required underwriting information - a signed application and two photos of the dwelling - were not received. Although Ms. Dolch provided a premium payment of \$24.00 on August 31, 2010, the carrier could not reinstate the policy because the carrier was not provided sufficient underwriting information. American National Property and Casualty Insurance Company (“ANPAC”) issued tenant policy 35H52547L-4 on October 18, 2010. This policy was cancelled January 18, 2011 because a signed application was never received.

6. A second letter of inquiry was sent on March 3, 2011 to Skinner’s address of record. The letter stated that Skinner did not respond to the first letter of inquiry. (Exhibit “B”). The second letter requested an immediate reply so that the Department could evaluate Skinner’s position and reply to Ms. Dolch.

7. The second letter also stated that 36 O.S. § 1250.4(B) of the Oklahoma Insurance Code requires an adequate response to any inquiry within thirty (30) days from the date of inquiry. Skinner did not respond within thirty (30) days.

CONCLUSIONS OF LAW

1. Skinner violated 36 O.S. § 1250.4(B) by failing to respond to an inquiry of the Insurance Commissioner within thirty (30) days from the date of inquiry. Violation of 36 O.S. 1250.4(B) constitutes 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 Skinner violated 36 O.S. § 1435.13(A)(2) and as a result **Skinner is FINED** in the amount of **TWO HUNDRED AND FIFTY DOLLARS (\$250.00)**. **Fine 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 Skinner 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, 5 Corporate Plaza 3625 NW 56th 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 Skinner 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 16th day of May, 2011.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Julie Meaders

Julie Meaders
Assistant General Counsel
5 Corporate Plaza
3625 NW 56th St. Suite 100
Oklahoma City, Oklahoma 73112
Telephone: (405) 521-2746
Facsimile: (405) 522-0125

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 16th day of May, 2011 to:

Travis B. Skinner



CERTIFIED MAIL NO: 7008 1830 0003 9411 7446

and that notification was sent to:

NAIC/RIRS

and that a copy was delivered to:

Leah Scoles
Licensing Division

Jason Johnston
Consumer Assistance Division

Julie Meaders

Julie Meaders



OKLAHOMA INSURANCE DEPARTMENT

January 11, 2011

TRAVIS B SKINNER
[REDACTED]

Re: JENNIE DOLCH

OID FILE NUMBER: [REDACTED]

Dear Travis B Skinner:

Enclosed you will find a copy of a Request for Assistance we have received from the above inquirer. Please review this correspondence and advise this office of your position. We ask that you use our file number on all correspondence concerning this inquiry.

Section 1250.4 (B) of the Oklahoma Insurance Code requires that your company provide this Department with an adequate written explanation regarding your position taken in this matter. Your response must be received by this office no later than thirty (30) days from the date of this letter.

Your response must include the full name of the insuring company and the corresponding NAIC company code. This will ensure that we associate the record of the complaint with the appropriate entity.

We also request that you provide a copy of the policy in question, and further request that you provide a specific contact person who will be handling this matter, their direct telephone number and e-mail address.

Thank you in advance for your assistance and your timely response. This department looks forward to working with you in resolving the insurance problems of this consumer.

Regards,

A handwritten signature in black ink, appearing to read "Kent E. Humphrey".

KENT E HUMPHREY, BSBA, CISR
Property & Casualty Claims Analyst
Consumer Assistance/Claims Division
405-521-2991
Enclosure



Governor
Mary Fallin



Insurance Commission
John D. "Okie" Doal

Oklahoma Insurance Department
State of Oklahoma

March 3, 2011

TRAVIS B SKINNER
[REDACTED]

Re: JENNIE DOLCH
OID FILE NUMBER: [REDACTED]

Dear Travis B. Skinner:

This letter is in reference to our recent inquiry regarding the referenced matter, a copy of which is attached for your easy reference.

Our files indicate that we have not received a reply to our inquiry. Please be advised that failure to furnish the Insurance Department with an adequate response to any inquiry within thirty (30) days from the date of the inquiry constitutes violation of 36 O.S. §1250.4.

Please give this matter your immediate attention and forward your reply so this office can evaluate your position and reply to the complainant.

Sincerely,

KENT E HUMPHREY, BSBA, CISR
Property & Casualty Claims Analyst
Consumer Assistance/Claims Division
405-521-2991

