

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

FILED
MAY 15 2012
INSURANCE COMMISSIONER
OKLAHOMA

**STATE OF OKLAHOMA, ex rel. JOHN
D. DOAK, Insurance Commissioner,**

Petitioner,

v.

Case No. 12-0365-DIS

**PREMIER INSURANCE GROUP, INC.,
a nonresident agency and YOUNGDON YUN,
a nonresident producer,**

Respondents.

**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, Julie Meaders, 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. Youngdon Yun is the designated responsible producer for Premier Group Insurance, Inc. He is licensed by the state of Oklahoma as a nonresident producer holding license 40089202. His address of record is [REDACTED]

3. Premier Insurance Group, Inc. is licensed by the state of Oklahoma as a nonresident business entity. holding license 10009118. Its address of record is 14799 E. Jefferson Avenue, Aurora, Colorado 80014-4035

4. 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. Youngdon Yun was issued a nonresident insurance license on May 5, 2009. He answered that he had never been charged with a crime, or had a conviction or a deferred judgment on the application.

2. Yun's renewal license was issued June 1, 2011. Again, he answered that he had never been charged with a crime, or had a conviction or a deferred judgment on the application. He further added that he had not been charged with an administrative action since his last renewal.

3. Yun declared under penalty of perjury that the statements made in the application were true and complete.

4. Premier Insurance Group, Inc. was issued nonresident license on May 11, 2009. The application stated that no owner, partner, officer or director of the business entity had ever been charged with a crime, or had a conviction or a deferred judgment. The application further stated that the business entity nor any owner, partner, officer or director had ever been involved in an administrative action.

5. The business entity's license was renewed on June 1, 2011. Again, the application stated that since the last renewal, no owner, partner, officer or director of the business entity had ever been charged with a crime, or had a conviction or a deferred judgment. The application further stated since the last renewal, it nor any owner, partner, officer or director had ever been involved in an administrative action.

6. A Consent Order was entered into by Youngdon Yun and the State of Georgia on June 15, 2010 (Exhibit "A"). Yun was placed on probation in Georgia and agreed to pay a \$300.00 fine for failing to disclose his criminal background on his Georgia application. He stated that he had been involved in an administrative action with the state of Virginia on or about July 13, 2009 for failing to provide his criminal history on the Virginia application.

7. Yun failed to state the same on his Oklahoma application. Neither the individual applications nor the business entity applications disclosed any criminal background or administrative actions.

CONCLUSIONS OF LAW

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

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondents violated 36 O.S. § 1435.13(A)(1) and as a result **Respondents ARE EACH FINED** in the amount of **TWO HUNDRED AND FIFTY DOLLARS (\$250.00), for a total of FIVE HUNDRED DOLLARS (\$500.00). Fines 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 Respondents request 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


56th Street, 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 et seq. 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 15th day of May 2012




JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA


Julie Meaders
Assistant General Counsel
3625 NW 56th Street, 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 15th day of May 2012 to:

Premier Group Insurance Inc.
Youngdon Yun


CERTIFIED MAIL NO: 7006 2760 0005 6606 3770

and that notification was sent to:

NAIC/RIRS

and that a copy was delivered to:

Licensing Division



Julie Meaders

OFFICE OF COMMISSIONER OF INSURANCE
STATE OF GEORGIA

IN THE MATTER OF:

YOUNGDON YUN

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)
)

Case Number 11001104

CONSENT ORDER

The Commissioner of Insurance of the State of Georgia (hereinafter the "Commissioner"), acting through his Enforcement Division, has investigated acts, practices, transactions, and the course of business engaged in by Youngdon Yun (hereinafter the "Respondent"). Based on that investigation, the following Findings of Fact and Conclusions of Law appear warranted:

FINDINGS OF FACT

1.

Respondent's mailing address is 14799 E. Jefferson Avenue, Aurora, Colorado 80014.

2.

Respondent held Georgia nonresident license number 855967 from August 11, 2008 until December 31, 2009 when the license expired.

3.

The Agent's Licensing Division of the Georgia Department of Insurance (hereinafter the "Department") received Respondent's On-line Nonresident Insurance License Application on or about March 24, 2010.

4.

On the license application, Respondent answered "Yes" to the question "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"



6.

Respondent pled guilty to Felony Aggravated Motor Vehicle Theft on or about August 20, 1993 in the District Court of City and County of Denver County, Colorado. Adjudication was deferred. The charge was dismissed on or about June 28, 1995.

5.

Respondent pled guilty to Assault (Domestic Violence) on or about February 16, 2000 in the Municipal Court of Lakewood, Colorado.

6.

On the license application, Respondent answered "Yes" to the question "Have you or any business in which you are or were an owner, partner, officer or director or member of limited liability company, ever been involved in an administrative proceeding regarding any professional or occupational license or registration?"

7.

Respondent entered into a Settlement Order with the Commonwealth of Virginia's State corporation Commission on or about July 13, 2009 for providing materially incorrect, misleading, incomplete or untrue information on the license application.

8.

Respondent failed to disclose the criminal proceedings reflected in paragraphs 6 and 7 on his initial Georgia nonresident application submitted in August 2008 or his 2009 renewal application.

CONCLUSIONS OF LAW

1.

Respondent has misrepresented or concealed any material fact in any application for a license or on any form filed with the Commissioner, and pursuant to O.C.G.A. § 33-23-21(2), grounds exist for the **REFUSAL** of Respondent's application for a nonresident license.

2.

Respondent has been arrested, charged, and sentenced for the commission of any felony, or any crime involving moral turpitude, where an adjudication of guilt was otherwise withheld or not entered on the charge, and pursuant to O.C.G.A. § 33-23-21(16)(B), grounds exist for the **REFUSAL** of Respondent's application for a nonresident license.

3.

Respondent has had disciplinary action taken against him by a lawful licensing authority, and pursuant to O.C.G.A. § 33-23-21(18), grounds exist for the **REFUSAL** of Respondent's application for a nonresident license.

ORDER

NOT WITHSTANDING the above Conclusions of Law, **IT IS HEREBY STIPULATED** that Respondent, after being advised of all rights and procedures guaranteed Respondent under the Georgia Insurance Code, waives the right to a hearing and other process and desires to enter into this Consent Order to resolve this matter and consents to the terms as set forth herein.

WHEREFORE, by the authority vested in me as the Chief Deputy Commissioner of Insurance of the State of Georgia, and consented to by Respondent, it is:

HEREWITH ORDERED that Respondent pay a fine in the amount of Three Hundred Dollars (\$300) to the Office of the Commissioner of Insurance upon the signing of this Consent agreement, pursuant to O.C.G.A. § 33-2-24(g).

HEREWITH ORDERED that Respondent's Georgia Nonresident License shall be issued on a probationary status. Such probation shall be in place for a period of twelve (12) months, commencing on the date this Consent Order is signed by the Chief Deputy Commissioner.

FURTHER ORDERED that Respondent shall follow and adhere to the following terms of probation:

1.

Respondent shall fully comply with the Georgia Insurance Code and the Rules and Regulations of the Georgia Insurance Department.

2.

Respondent shall not violate any of the laws of the State of Georgia, or laws of any other state of the United States, or any federal laws.

3.

Respondent shall notify the Enforcement Division of the Office of Commissioner of Insurance of the State of Georgia in writing within twenty-four (24) hours of the time that Respondent is charged with or arrested for any violation of law other than a minor traffic offense.

4.

Respondent shall notify the Enforcement Division of the Office of Commissioner of Insurance of the State of Georgia in writing of any disciplinary action taken by any lawful licensing authority within sixty (60) days.

5.

At any time during the probationary period, the Department may directly contact Respondent's employer, or any other person the Department may deem necessary, to confirm compliance with this Consent Order.

FURTHER ORDERED that the Commissioner may revoke immediately Respondent's probationary license for cause, including but not limited to, any violation of this Consent Order, without a hearing, at any time during said twelve (12) month probationary period.

This Consent Order constitutes a disciplinary action that will be reported to the National Association of Insurance Commissioners.

Consent Order
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15th SB
SO ORDERED this 10th day of June, 2010.

Justin K. Durrance
JUSTIN K. DURRANCE
CHIEF DEPUTY COMMISSIONER OF INSURANCE
STATE OF GEORGIA

CONSENTED TO BY:

[Signature]
Youngdon Yun

6-16-10
Date

Sworn to and subscribed before me this
10th day of June, 2010.

Mary E. Smith
Notary Public

My Commission Expires: My Commission Expires 01/20/2013

[seal]

Note: If you are an individual with a disability and wish to acquire this document in an alternative format, please contact the Office of the Commissioner of Insurance, Two Martin Luther King, Jr. Drive, Atlanta, Georgia 30334; Telephone No. (404) 656-2082.



OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

JOHN W. OXENDINE
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER
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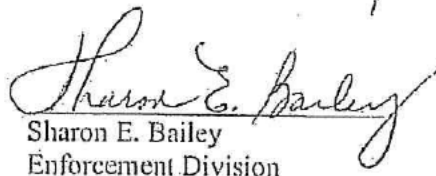
SEVENTH FLOOR, WEST TOWER
FLOYD BUILDING
2 MARTIN LUTHER KING JR. DRIVE
ATLANTA, GEORGIA 30334
(404) 656-2056 or (404) 656-4031
www.gainsurance.org

CERTIFICATE OF SERVICE

I do hereby certify that I have this date served a copy of the within and foregoing Consent Order in the Matter of: Youngdon Yun by placing in the United States Mail one copy, certified, postage prepaid, with return receipt requested, and by placing one copy in the United States Mail, first class, with adequate postage thereon, properly addressed as follows:

Youngdon Yun
[REDACTED]

This 15th day of June, 2010.


Sharon E. Bailey
Enforcement Division