



### **ALLEGATIONS OF FACT**

1. Respondent was initially licensed as a resident insurance producer on July 2, 2014. In the initial application form, Respondent answered “no” to all of the questions contained therein. Based on Respondent’s submitted answers, the Oklahoma Insurance Department (OID) issued Respondent an Oklahoma producer license.

2. Respondent applied to add two new lines of authority to her resident insurance producer license on or about November 20, 2014 with the OID. On the 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?” Respondent answered “no” to this question.

3. The application provides that individual applicants can only 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.” Applicants are also permitted to “exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).”

4. An On Demand Court Records (ODCR) background check by the OID Licensing Division showed that Respondent had the following on her record in the State of Oklahoma: a guilty plea to a criminal misdemeanor charge for uttering two or more bogus checks in excess of \$500.00 on May 26, 1998 (Woodward County, Case No. CF-1998-00059). Respondent did not disclose this prior criminal history in the license application.

### **ALLEGED VIOLATIONS OF LAW**

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

**ORDER**

**IT IS THEREFORE ORDERED** by the Insurance Commissioner that Traci Holtz is **CENSURED** and **FINED THREE HUNDRED DOLLARS (\$300.00)** for providing incorrect, misleading, incomplete or materially untrue information in the license application. **The \$300.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$300.00 civil fine shall be paid by money order or cashier's check. Respondent's application to add two new lines of authority to her resident insurance producer license may be granted upon receipt of payment of the fine and reporting of the administrative action. Failure to pay the civil fine or request a hearing within thirty (30) days will result in your license application being withdrawn and may result in further administrative action being taken against your current producer license.

**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 Barron Brown, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> 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 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 5<sup>th</sup> day of December, 2014.



JOHN DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A handwritten signature in dark ink, appearing to read "Barron B. Brown".

Barron B. Brown  
Assistant General Counsel  
3625 NW 56<sup>th</sup> St., Suite 100  
Oklahoma City, OK 73112

**CERTIFICATE OF MAILING**

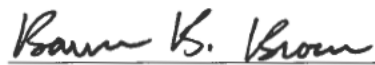
I, Barron B. Brown, hereby certify that a true and correct copy of the above and foregoing Conditional Administrative Order and Notice of Right to be Heard was mailed by certified mail, with postage prepaid and return receipt requested, on this 5<sup>th</sup> day of December, 2014, to:

Traci Holtz  


**CERTIFIED MAIL NO. 7014 0150 0001 9588 9660**

and a copy was delivered to:

Karen Wojtek  
Licensing Division



Barron B. Brown  
Assistant General Counsel