

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

**FILE**

**JUL 07 2016**

**INSURANCE COMMISSIONER  
OKLAHOMA**

STATE OF OKLAHOMA, ex rel. JOHN D. )  
DOAK, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
CLAREISA BAYOUTH, a licensed )  
producer, )  
 )  
Respondent. )

**Case No. 16-0373-DIS**

**CONSENT AGREEMENT**

The State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, and the Respondent, Clareisa Bayouth, consent to the entry of this Order.

**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. Respondent Clareisa Bayouth is licensed by the State of Oklahoma as a resident insurance producer holding license number 101045. Her address of record is [REDACTED]

3. Respondent has been apprised of her rights and has knowingly and freely waived said rights and enters into this Consent Order as a voluntary settlement to the issues and questions raised in the above captioned case.

### STIPULATION OF FACTS

1. Respondent completed a NAIC Uniform Application for Individual Producer License/Registration to change from a non-resident to an Oklahoma resident producer license on September 3, 2014. She signed the application stating that she certified, under penalty of perjury, all of the information submitted in the application was true and complete. She also submitted a letter of clearance from the Kansas Insurance Department stating that she requested a legal address change from Kansas to Oklahoma.

2. The Oklahoma Licensing Division processed her application and changed her legal address from [REDACTED] to [REDACTED] in [REDACTED] on September 4, 2014.

3. Oklahoma Insurance Department investigator Rick Wagon determined that [REDACTED], Oklahoma is a residence. The investigation determined that Respondent still maintained a resident address of [REDACTED] and a business address of 921 N. Kansas in Liberal, Kansas. Also, he determined that a mailing address of [REDACTED] in Liberal, Kansas is the contact address for the resident home in Stillwater, Oklahoma.

4. Respondent's contact information on her Farmers Insurance agency website is [REDACTED] in Liberal, Kansas. There is no mention of any Oklahoma office, affiliate or relocation to Oklahoma.

5. Wagon traveled to the building located at [REDACTED] in Liberal, Kansas. The building frontage advertised "Bayouth Insurance" as a Farmers Insurance Agency.

6. Wagon drove to a resident address at [REDACTED], Kansas and asked a USPS mail carrier delivering mail at the address if she was Respondent's regular mail

carrier and she advised that she was and that Respondent's residence had been part of her normal route for a long time.

### CONCLUSIONS OF LAW

Bayouth agrees not to contest the findings of the Oklahoma Insurance Commissioner that clear and convincing evidence exists that Bayouth violated 36 O.S. § 1435.13(A)(1) by providing incorrect information concerning her business address in her change of residence application dated September 3, 2014.

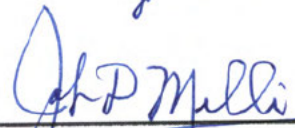
### ORDER AND CONSENT

1. **IT IS THEREFORE ORDERED** by the Insurance Commissioner and **CONSENTED** to by the Respondent that a \$1,000.00 civil fine is imposed against the Respondent. **IT IS FURTHER ORDERED** by the Insurance Commissioner and **CONSENTED** to by the Respondent that she make application to the Commissioner to become a non-resident producer.

2. The \$1,000.00 civil fine shall be paid by money order or cashier's check made payable to the Oklahoma Insurance Department. The payment shall reference Respondent's case number 16-0373-DIS, and shall be sent to the attention of Julie Meaders, Deputy General Counsel, together with this Consent Order.

WITNESS My Hand and Official Seal this 6<sup>th</sup> day of July 2016.



  
\_\_\_\_\_  
JOHN D. MILLER  
HEARING EXAMINER

**VERIFICATION AND CONSENT**

I, Clareisa Bayouth, the Respondent, state:

I have read this Consent Order. I consent to the entry of the order by the Insurance Commissioner and I waive my right to appeal this order.

Clareisa Bayouth  
Clareisa Bayouth

STATE OF OKLAHOMA  
COUNTY OF Beaver

This instrument was acknowledged before me on 6-22-16 by  
CLAREISA BAYOUTH.

Peggy Lawder  
Signature of Notarial Officer




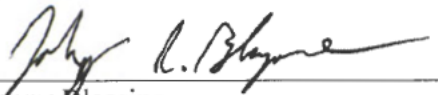
Notary  
Title

My commission expires:

10-21-17

APPROVED AS TO FORM:

  
Julie Meaders  
Deputy General Counsel

  
Johnny Blassingame  
Attorney for Respondent

**CERTIFICATE OF SERVICE**

I, Julie Meaders, hereby certify that a true and correct copy of the above and foregoing Consent Agreement was mailed electronically and by regular mail on this 1<sup>st</sup> day of ~~June~~ July 2016, to:

Johnny R. Blassingame  
KERR, IRVINE, RHODES & ABLES  
201 Robert S. Kerr Ave., Suite 600  
Oklahoma City, OK 73102  
[jblassingame@kiralaw.com](mailto:jblassingame@kiralaw.com)  
*Attorney for Respondent*

and


Notification was sent to:

All Appointing Insurers/RIRS

and

a copy was delivered to:

Licensing Division  
Anti-Fraud Division

  
\_\_\_\_\_  
Julie Meaders  
Deputy General Counsel