

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

'FILED'

MAY 21 2018

**INSURANCE COMMISSIONER
OKLAHOMA**

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

Petitioner,

vs.

**VICKI RENAE MATHIS, a licensed
insurance producer in the State of Oklahoma,**

Respondent.

CASE NO. 18-0213-DIS

CONSENT ORDER

The State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, and Respondent Vicki Renae Mathis stipulate to the following facts and applicable laws. The parties consent to the entry of this Order.

JURISDICTION AND AUTHORITY

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and, as such, is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., including the Oklahoma Producer Licensing Act, 36 O.S. §§ 1435.1 through 1435.41.

2. Vicki Renae Mathis ("Respondent") is an Oklahoma licensed resident insurance producer holding license number 110496. Mathis' current mailing address is P.O. Box 40, Keota, OK 74941. Her residence address is [REDACTED]

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. Informal disposition of this matter may be made by consent order. 75 O.S. § 309(E).

STIPULATION OF FACTS

I. Kasey Hughes

5. On December 14, 2017, Kasey Hughes filed a complaint with the Oklahoma Insurance Department (“OID”) alleging Mathis transferred her homeowner’s insurance coverage from Casualty Corporation of America (“CCA”) to American Modern Home Insurance Company (“AMHIC”) without her knowledge or consent.

6. Ms. Hughes and her husband, Jayme, purchased the CCA policy #HO-210155 from Mathis during the process of buying a home. Ms. Hughes attempted to report an insurance claim due to frozen water pipes in her home that occurred on December 8, 2017 to Ms. Mathis, but Mathis’ insurance agency phone number was disconnected. Hughes then reported her claim by email to Mathis. Mathis responded two days later that she sold her insurance agency to Jeff Cox d/b/a JCI Enterprises LLC in April 2017.

7. Ms. Hughes contacted Mr. Cox about her homeowners claim and he determined that the Hughes’ coverage with CCA ended on April 10, 2016 and was transferred from CCA to AMHIC (policy #077-004-815-896-1). Mr. Cox provided Ms. Hughes with a copy of the AMHIC insurance application and declaration page indicating a coverage period of April 11, 2016 through 2017. Hughes reviewed the application and determined the signature of the applicant on the form was not her own and that her name was misspelled on the form. Mathis’ name and signature appeared on the application as the selling agent. Mathis’ appointment with CCA had previously terminated on September 12, 2015 prior to the transfer to AMHIC.

8. Ms. Hughes reported her water claim to AMHIC and it was denied as a non-

covered peril. The Hughes were responsible for the approximately \$10,000 of damages to their home and could not obtain insurance until the damage was repaired.

II. Jeff Cox

9. Jeff Cox d/b/a JCI Enterprises LLC filed a complaint and provided documents to the Department reporting that he purchased Mathis' insurance agency in April 2017 and discovered clients Kathy Lewis and Katie Holt had paid insurance premiums to Mathis but did not have any corresponding insurance coverage:

a.) Kathy and Dale Lewis purchased AMHIC homeowners policy # 077-004-810-6852 in December 2015 from Mathis. The policy was nonrenewed on December 15, 2016. Cox provided a quote for the Lewises' from Texas All Risk General Agency to the Department for coverage commencing December 15, 2016 for \$579.29 with handwritten quotation "pd ck#5560 12-8-16 VRM in full". Kathy Lewis provided cancelled check #5560 in the amount of \$579.20 dated December 9, 2016 made payable to Vicki Mathis with her endorsement. No application or premiums funds were ever forwarded by Mathis to Texas All Risk. The Lewises' were without insurance coverage between December 15, 2016 through July 6, 2017 when Cox discovered the problem and placed coverage.

b). Katie and Evan Holt purchased renewal coverage from Foremost Insurance Agency for February 24, 2017-2018 under policy #381-009-168-086-9-01 with renewal premium of \$921.00 through Mathis' agency. Katie Holt paid \$921.00 premium by debit card to Mathis at her office. Mathis failed to forward the premium to Foremost. Cox secured coverage for the Holts on December 1, 2017. The Holts had no insurance coverage between April 26, 2017 through December 1, 2017.

CONCLUSIONS OF LAW

10. Mathis has violated the provisions of 36 O.S. § 1435.13(A)(4), improperly withholding, misappropriating or converting any monies or properties received in the course of doing insurance business.

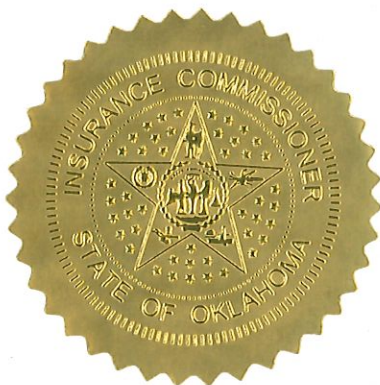
11. Mathis has violated the provisions of 36 O.S. § 1435.13(A) (10), forging another's name to an application for insurance or to any document relating to an insurance transaction.

12. Mathis has violated the provisions of 36 O.S. § 1435.13(A)(8), using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner and agreed to by Vicki Renae Mathis that Mathis' insurance producer license is hereby **REVOKED**. Mathis agrees that she is forever barred from engaging in the business of insurance.

WITNESS My Hand and Official Seal this 18th day of May 2018.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



JOHN D. MILLER
HEARING EXAMINER

VERIFICATION AND CONSENT

I, Vicki R. Mathis, state that I have read this Consent Order. The contents and facts set forth in the order are true to the best of my knowledge. I consent to the entry of the Order by the Insurance Commissioner and I waive my right to appeal this Order.

V R Mathis
VICKI R. MATHIS

STATE OF OKLAHOMA
COUNTY OF *LeFlore*

This instrument was acknowledged before me on *May 15, 2018* by
VICKI R. MATHIS.

Theresa Steelman
Signature of Notarial Officer



Notary Public
Title

My commission expires:

9-25-18

APPROVED:

Julie Meaders
Julie Meaders
Deputy General Counsel

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the above and foregoing *Consent Agreement* was mailed by electronic mail and by certified mail, with postage prepaid and return receipt requested, on this 21st day of May 2018, to the following:

Vicki Renae Mathis



CERTIFIED MAILNO: 9214 8902 0982 7500 0086 84

and a copy was delivered to:

Richard Koch
Anti-Fraud Unit


Julie Meaders