

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

APR 16 2024

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
TALON VOIGHT, )  
a resident producer, )  
 )  
Respondent. )

INSURANCE COMMISSIONER  
OKLAHOMA


Case No. 23-0515-DIS

ORDER REASSIGNING CASE

On or about April 16, 2024, the above captioned matter was reassigned from Independent Hearing Examiner Stephan Mathis to Independent Hearing Examiner John Miller.

Done this 16<sup>th</sup> day of April, 2024.



  
JOHN MILLER  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT

CERTIFICATE OF MAILING

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing *Order* was mailed by first class U.S. Mail and by certified mail with postage prepaid and return receipt requested on this 18<sup>th</sup> day of April, 2024 to:

Talon David Voight



and a copy was delivered to:

Licensing & Anti-Fraud Division

CERTIFIED MAIL NO.  
9214 8902 0982 7500 0621 43

  
Antuanya "Bo" DeBose

**FILED**

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

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MULREADY, Insurance Commissioner,**

**Petitioner,**

**v.**

**TALON VOIGHT,  
a resident producer,**

**Respondent.**

**INSURANCE COMMISSIONER  
OKLAHOMA**

**Case No. 23-0515-DIS**

**FINAL ADMINISTRATIVE ORDER**

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act. 36 O.S. §§ 1435.1 et seq. On April 16, 2024, a show cause hearing was held at the Oklahoma Insurance Department (“OID”) on OID’s *Notice of Hearing and Order to Show Cause* (“Notice”), filed February 29, 2024. The hearing was held at the offices of the OID before Independent Hearing Examiner John Miller. Present at the hearing was Antuanya “Bo” DeBose, Assistant General Counsel for OID. Respondent Talon Voight (“Respondent”) failed to appear. Witnesses were sworn and testified, exhibits were admitted, and argument of the parties heard.

**FINDINGS OF FACT**

1. That OID has jurisdiction over the subject matter of this action pursuant to 36 O.S. §§ 101-7401, including the Oklahoma Producer Licensing Act, 36 O.S. §1435.1 et seq.
2. That the Insurance Commissioner has the authority to render an Order concerning the above styled matter and has lawfully appointed Independent Hearing Examiner, Jon Miller, who shall sit as a quasi-judicial officer pursuant to 36 O.S. § 319.

3. Respondent, holding license number 3001982613, is licensed by the State of Oklahoma as a resident insurance producer as defined and required by 36 O.S. § 1435.2(7). His address of record is [REDACTED]

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 36 O.S. § 1435.13(A) and (D).

5. Petitioner afforded the Respondent an opportunity for hearing by sending the *Notice* by certified mail return receipt requested and by electronic mail on February 29, 2024 to the address registered with OID. Email of Notice was also sent to the email of record with OID. The Notice stated the matters asserted, and stated the time, place and nature of the hearing, cited legal authority and jurisdiction, and referred to particular sections of the statutes involved.

6. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department, Maria Torres.

7. The following exhibits were introduced and admitted:

- a) Petitioner's Exhibit A: Fraudulent Mutual of Omaha Application for Michael Stromer Junior
- b) Petitioner's Exhibit B: Cancellation Notice from Mutual of Omaha
- c) Petitioner's Exhibit C: Second Mutual of Omaha Policy Document for Michael Stromer Junior
- d) Petitioner's Exhibit D: Records Regarding Talon Voight's Felony Conviction (Missouri)

8. The following witnesses were sworn and testified under oath:

- a) Kristie Brown, Complainant



b) Jon Huntington, OID Anti-Fraud Division

9. The Anti-Fraud Unit of the Oklahoma Insurance Department (“OID”) received a complaint from Kristie Brown (“Brown”) stating Respondent generated a fraudulent life insurance policy for her five (5) year old son, without approval. The Oklahoma Insurance Department assigned Investigator Jon Huntington (“Investigator Huntington”) to the case. (See Testimony of Kristie Brown and Testimony of Jon Huntington).

10. On or about June 19, 2023, Brown received an email from the Respondent indicating a signed application for insurance from Mutual of Omaha on behalf of her son had been submitted. Brown also received Mutual of Omaha Life Insurance documents in the mail on behalf of her son. Brown never requested the Mutual of Omaha insurance policy and never signed a Mutual of Omaha application or any other Mutual of Omaha policy documents. (See Testimony of Kristie Brown and Petitioner’s Exhibit A).

11. After receiving the policy documents regarding her son, Brown contacted Respondent and asked that he cancel the unrequested policy. Brown later received notification from Mutual of Omaha that the policy had been cancelled. (See Testimony of Kristie Brown and Petitioner’s Exhibit B).

12. Brown later discovered another Mutual of Omaha insurance policy was submitted by the Respondent on behalf of her son. Brown never requested or signed for this Mutual of Omaha policy either. (See Testimony of Kristie Brown and Petitioner’s Exhibit C).

13. During his investigation, Investigator Huntington discovered the Respondent had been arrested on multiple felony charges in Missouri and was awaiting court dates in two (2) counties. The Respondent has entered a plea agreement to six (6) felony counts for stealing in Missouri and

has received a five (5) year suspended sentence. The Respondent failed to report this criminal prosecution to the OID. (See Testimony of Jon Huntington and Petitioner's Exhibit D).

14. Pursuant to the provisions of 36 O.S. §1435.13(A), 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 or may levy a civil penalty in accordance with subsection D of this section of any combination of actions for:

- a) Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner;
- b) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- c) Using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;
- d) Forging another's name to an application for insurance or to any document related to an insurance transaction;

15. Pursuant to 36 O.S. §1435.18(B), within thirty (30) days of the initial pretrial hearing date, an applicant for, a person licensed as or a person seeking a renewal for a producer license shall report to the Insurance Commissioner any criminal prosecution of that person taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing and any other relevant legal documents.

16. Pursuant to 36 O.S. §1435.13(D), in addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of a license, a person may, after opportunity for hearing, be subject to a civil fine of not more than One Thousand Dollars (\$1,000.00) for each

occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

### **CONCLUSIONS OF LAW**

17. That OID has jurisdiction over this matter and the Respondent pursuant to 36 O.S. § 1435.1 et seq.

18. That the Respondent is licensed by the OID as a resident producer pursuant to 36 O.S. § 1435.1 et seq.

19. That the Respondent was provided adequate notice and a hearing pertaining to the *Notice of Hearing and Order to Show Cause* filed on February 29, 2024, in accordance with the Oklahoma Insurance Code and the Oklahoma Administrative Procedures Act.

20. Based upon the above provided findings of fact there is clear and convincing evidence to find that the Respondent violated 36 O.S. §1435.13(A)(5), 36 O.S. §1435.13(A)(8), and 36 O.S. §1435.13(A)(10), by generating two (2) fraudulent life insurance applications and insurance policies for Brown's five (5) year old son, without approval.

21. Based upon the above provided findings of fact there is clear and convincing evidence to find that the Respondent violated 36 O.S. § 1435.13(A)(2) and 36 O.S. §1435.18(B) by failing to report a criminal prosecution within thirty (30) days of the initial pretrial hearing date.

22. 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. In addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of a license, a person may, after opportunity for hearing, also be subject to a civil fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.




## ORDER

**IT IS THEREFORE ORDERED** that Respondent Talon Voight's resident insurance producer license number 3001982613 is hereby **REVOKED**. Respondent is ordered to pay the costs of the proceeding in the amount of One Hundred Sixty Dollars and Ninety-Six Cent (**\$160.96**) and is fined One Thousand Dollars (**\$1,000.00**). The Insurance Commissioner shall notify all appointing insurers of the revocation and shall notify the Central Office the National Association of Insurance Commissioners of the Respondent's revocation. The fine and costs shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Order. The fine shall be made payable to the Oklahoma Insurance Department and sent to the Oklahoma Insurance Department located at 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73105. Failure to comply with a proper order of the Commissioner will result in further administrative action.

Done this 19<sup>th</sup> day of April, 2024.



  
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JOHN MILLER  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT

**CERTIFICATE OF MAILING**

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing *Order* was mailed by first class U.S. Mail and by certified mail with postage prepaid and return receipt requested on this 18<sup>th</sup> day of April, 2024 to:

Talon David Voight



CERTIFIED MAIL NO.  
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and a copy was delivered to:

Licensing & Anti-Fraud Division

A handwritten signature in blue ink, appearing to read "AS DeBose".

Antuanya "Bo" DeBose  
Assistant General Counsel