

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

SEP 12 2008

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. KIM)
HOLLAND, Insurance Commissioner,)

Petitioner)

v.)

MARLISSA CAMERER, a licensed Oklahoma)
Insurance Producer,)

Respondent.)

Case No. 08-1081-DIS

FINAL ADMINISTRATIVE ORDER

COMES NOW the State of Oklahoma, ex rel. Kim Holland, Insurance Commissioner, by and through her attorney Julie Delluomo, and alleges and states as follows:

JURISDICTION AND AUTHORITY

1. Kim Holland 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. Karl F. Kramer is the Deputy Insurance Commissioner of the State of Oklahoma and as such, by order of the Insurance Commissioner, is authorized to issue orders and take actions administering and enforcing the provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., including the authority to issue orders relating to licensed producers in the State of Oklahoma.
3. Respondent is licensed by the State of Oklahoma as a resident insurance producer holding license number 160676. Her address of record is P.O. Box 464, Jenks, OK 74037.

4. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Producer Licensing Act and/or may levy a civil penalty of \$100.00 to \$1,000.00 for each violation of the Producer Licensing Act. 36 O.S. § 1435.13(A).

FINDINGS OF FACT

1. On or about March 6, 2006, Respondent conducted a sales presentation for prepaid funeral services along with Sheldon Mitchell and Marilyn Mitchell. Respondent provided forms and accepted completed applications for insurance policies to be assigned to Amis-Kennard Funeral Services for prepaid funeral services.

2. Investigation by the Oklahoma Insurance Department revealed that Amis-Kennard Funeral Services was not permitted to transact prepaid funeral benefit business in Oklahoma. Amis Kennard was censured and fined \$2,000.00 for transacting prepaid funeral business in Oklahoma without a permit.

3. Respondent later applied for a Funeral Director/Embalmer(original) license with the Oklahoma Funeral Board. Respondent's application was denied on February 14, 2008 by the Oklahoma Funeral Board for failing to complete apprenticeship requirements.

4. Investigation revealed that Respondent falsified reports that she had performed required embalming as an apprentice at Amis Kennard Funeral Services. John Amis of Amis Kennard signed Respondent's apprenticeship reports representing that Respondent performed embalming as an apprentice, when, in fact, Amis-Kennard Funeral Services and Respondent had performed no embalming during the time of Respondent's apprenticeship.

5. On October 5, 2007, the Oklahoma Department of Securities issued a Cease and Desist Order against Respondent, along with Sheldon Mitchell, Kevin Blackburn and XXI st Century Group, L.L.C., in connection with the offer and/or sale of securities in and/or from the state of Oklahoma. Respondent and Mitchell gave presentations to the local International Brotherhood of Electrical Workers (IBEW) union in Tulsa regarding estate planning and prepaid funeral services on behalf of SMI, Inc.

6. Beginning in 2004, IBEW members were guaranteed a 10% return on the sale of notes to IBEW members. Respondent prepared the notes and they were signed by Mitchell on behalf of XXI st Century. The notes were never registered under the Oklahoma Uniform Securities Act, 71 O. S. §§ 1-101 through 1-701. Respondent was not registered in any capacity under the Act.

7. The IBEW members were told that the proceeds from the notes would remain in an account at Midfirst Bank in Tulsa, Oklahoma and that profits would come from investments in war bonds that Respondent, Mitchell and Blackburn were investing personally in the notes.

8. The representations made to potential purchasers were false. Respondent made untrue statements of material fact and/or omitted to state material facts necessary in order to make the statements made, in light of the circumstances under which they were made, not misleading, in connection with the offer and/or sale of securities. Respondent engaged in an act or practice or course of business that operated as a fraud or deceit upon other persons.

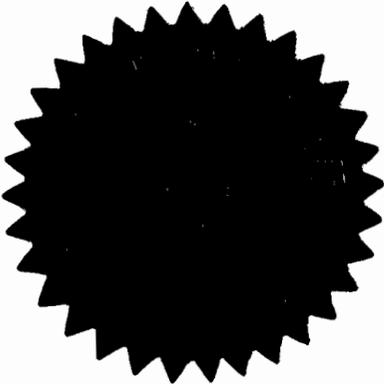
CONCLUSIONS OF LAW

Respondent has violated 36 O.S. § 1435.13(A)(8) by demonstrating fraudulent, coercive or dishonest practices in the conduct of business in Oklahoma.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that the **Administrative Order of Suspension Instante**r entered in this matter on August 5, 2008 is a **FINAL ADMINISTRATIVE ORDER**, that no hearing was requested and Respondent's license is hereby **REVOKED**.

WITNESS My Hand and Official Seal this 12th day of September, 2008.




KARL F. KRAMER
DEPUTY INSURANCE COMMISSIONER
STATE OF OKLAHOMA

CERTIFICATE OF MAILING

I, Julie Delluomo, hereby certify that a true and correct copy of the above and foregoing Final Administrative Order was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 10th day of September, 2008, to:

Marlissa Camerer
P.O. Box 464
Jenks, OK 74037

CERTIFIED MAIL NO. 7006 0810 0002 6163 5234

and that notification was sent to:

NAIC/RIRS

and that a copy was mailed to:

All Appointing Insurers

and that a copy was delivered to:

Agents Licensing Division
Saundra Simms

and

Financial Division
Lalania Cobb



Julie Delluomo