

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

JUL 18 2008

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. KIM)
HOLLAND, Insurance Commissioner,)
)
Petitioner)
)
v.)
)
ROBERT J. GLASGOW, a licensed Oklahoma)
Insurance Producer,)
)
Respondent.)

Case No. 08-1087-DIS

**CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD**

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

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. 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).

2. Respondent is licensed by the State of Oklahoma as a resident insurance producer holding license number 77208.

ALLEGATIONS OF FACT

1. Respondent Robert J. Glasgow is licensed by the State of Oklahoma as a resident insurance producer holding license number 77208. His address of record is 708 E. Main Street, Suite A, Ada, Oklahoma 74166.

2. Respondent began employment as an insurance producer with Shelter Insurance Companies in February 2005. In June 2006, he signed an independent contractor agreement with Shelter acting as an agent in Ada, Oklahoma. Respondent employed Amelia Jackson for approximately four months on a part-time basis.

3. Amelia Jackson contacted Shelter Insurance in August 2007 and accused Respondent of writing life insurance on her son, William East and her step-granddaughter, Kayla Jackson without their knowledge. Jackson admitted she forged William East's name and signed Kayla Jackson's application as her guardian and that Respondent knew she had forged the signatures.

4. Shelter representatives then interviewed Respondent who admitted he completed life insurance applications on the two individuals and gave the applications to Jackson. Jackson then returned the applications to Respondent with signatures and premium payments. Respondent signed these life insurance applications as the insurance agent of record representing that he had performed all the insurance related business and had witnessed the signatures on both applications.

5. The applications were submitted to Shelter Life Insurance Company including Respondent's signature representing he personally asked every questions of the owner and the proposed insured and that he had witnessed the signatures on both applications.

6. The life insurance policies were processed by Shelter and the policies were returned to Respondent for delivery to the owner/insured. Respondent gave the policies to Amelia Jackson to provide to the insureds.

7. Pursuant to contact by Amelia Jackson in August 2007, Shelter representatives contacted the insureds and determined that no life insurance was to be in force and returned the premiums.

CONCLUSIONS OF LAW

1. Respondent has violated 36 O.S. § 1204 (12) by knowingly or willfully making a false or fraudulent statement or representation in or relative to an application for insurance or making any such statement to obtain a fee, commission, money or benefit.

2. Respondent has violated 36 O.S. § 1435.13(A)(2) by violating insurance law 36 O.S. § 1204(12).

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 1204(12) and 36 O.S. § 1435.13(A)(2) and as a result **Respondent is CENSURED AND FINED** in the amount of **FIVE HUNDRED DOLLARS (\$500.00)**. **Fine to be paid within thirty (30) days of receipt of this Order.**

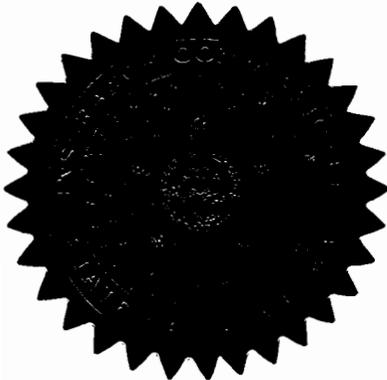
IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of mailing of this Order, this Order and the penalties 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 Julie Delluomo, Oklahoma Insurance Department, Legal Division, Post Office Box 53408, Oklahoma City, Oklahoma 73152-3408. 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 18th day of July 2008.

KIM HOLLAND
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



A handwritten signature in cursive script, reading "Julie Delluomo". The signature is written in black ink and is positioned above a horizontal line.

Julie Delluomo
Assistant General Counsel
P.O. Box 53408
Oklahoma City, Oklahoma 73152
Telephone: (405) 521-2746
Facsimile: (405) 522-0125

CERTIFICATE OF MAILING

I, Julie Delluomo, 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 18th day of April, 2008, to:

Robert J. Glasgow
708 E. Main Street, Suite A
Ada, Oklahoma 74166

CERTIFIED MAIL NO. 7001 0320 0004 0178 8926

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
Anti-Fraud Unit/Investigations Division



Julie Delluomo