

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**

SEP 03 2008

STATE OF OKLAHOMA, ex rel. KIM )  
HOLLAND, Insurance Commissioner, )  
 )  
Petitioner )  
v. )  
 )  
GARY KRAMER, a licensed )  
Oklahoma Insurance Producer, )  
 )  
Respondent. )

INSURANCE COMMISSIONER  
OKLAHOMA

Case No. 08-1192-DIS

**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. Respondent is licensed by the State of Oklahoma as a resident insurance producer holding license number 41695. Respondent's address of record is 7800 W. 15<sup>th</sup> St. N., Muskogee, Oklahoma 74401-8524

**FINDINGS OF FACT**

1. The Oklahoma Insurance Department mailed information to Gary Kramer's address of record 7800 W. 15<sup>th</sup> St. N., Muskogee, Oklahoma 74401-8524.
2. The information sent to Gary Kramer's address of record was returned to sender on July 10, 2008 because the forwarding time expired (Exhibit "A").

3. *Licensees shall inform the Insurance Commissioner by any means acceptable to the Insurance Commissioner of a change of address within thirty (30) days of the change. Failure to timely inform the Insurance Commissioner of a change in legal name or address shall result in penalty pursuant to Section 1435.13. 36 O.S. § 1435.8(F).*

#### **CONCLUSIONS OF LAW**

1. Respondent has violated 36 O.S. § 1435.8 by failing to inform the Insurance Commissioner of his change of address within thirty (30) days of the change.
2. Failure to timely inform the Insurance Commissioner of a change of address shall result in penalty pursuant to 36 O.S. § 1435.13.

#### **ORDER**

**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 1435.8 and 36 O.S. § 1435.13 and therefore **Respondent is FINED in the amount of ONE HUNDRED DOLLARS (\$100.00) payable within thirty (30) days of the date of mailing. Failure to pay fine will result in Respondent's producer license being non-renewed.**

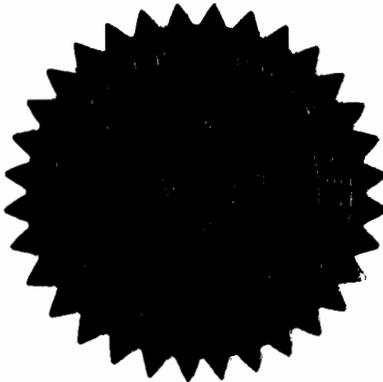
**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of mailing of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the date of mailing of this Order. Such request for hearing, if desired, shall be made in writing, addressed to Julie Delluomo, Oklahoma Insurance Department, Legal Division, Post Office Box 53408,

Oklahoma City, Oklahoma 73152-3408 and must be served on the Oklahoma Insurance Department within the thirty (30) days allotted. The proceedings on any such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250 et seq.

**Questions concerning this Administrative Order should be directed to the Agents Licensing Division (405) 521-3916.**

WITNESS My Hand and Official Seal this 3<sup>rd</sup> day of September, 2008.

KIM HOLLAND  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA



  
\_\_\_\_\_  
JULIE DELLUOMO  
Assistant General Counsel  
P.O. Box 53408  
Oklahoma City, Oklahoma 73152-3408  
(405) 521-2746

**CERTIFICATE OF MAILING**

I, Julie Delluomo, hereby certify that a true and correct copy of the above and foregoing Administrative Order was mailed via certified mail with postage prepaid and return receipt requested on this 3<sup>rd</sup> day of September 2008, to:

Gary Kramer  
918 Beechers Brook Road  
Mayfield, OH 44143-3413

**CERTIFIED MAIL NO. 7006 0810 0002 6163 5371**

and that a copy was delivered to:

Agents Licensing Division

  
Julie Delluomo

INDUSTRIAL UNIT 04303  
U.S. POSTAGE  
PAID  
OKLAHOMA CITY, OK  
PERMIT NO. 317

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X 741 DEE 1 507C 23 07/08/00  
FORWARD TIME EXP RTN TO SEND  
KRAMER  
918 BEECHERS BROOK RD  
MAYFIELD VLG OH 44143-3413  
RETURN TO SENDER

\*\*\*\*\*AUTO\*\*ALL FOR AADC 740  
GARY KRAMER  
7800 W 15TH ST N  
MUSKOGEE OK 74401-8524 #41695  
|||||

RECEIVED  
OKLAHOMA INSURANCE DEPT.  
8  
2058  
JUL 10 2008

Agent Licensing Division FWD

