

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**

OCT 17 2008

INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. KIM )  
HOLLAND, Insurance Commissioner, )  
 )  
Petitioner )  
v. )  
 )  
WILLIAM CIFERATTA, a licensed )  
non-resident Insurance Producer, )  
 )  
Respondent. )

Case No. 08-1491-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 non-resident insurance producer holding license number 11335. Respondent's address of record is 200 N. Berwick Road, Syracuse, NY 13208.

**FINDINGS OF FACT**

1. The Oklahoma Insurance Department mailed information to William Ciferatta's address of record: 200 N. Berwick Road, Syracuse, NY 13208.
2. The information sent to William Ciferatta's address of record was returned to sender on August 14, 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.**

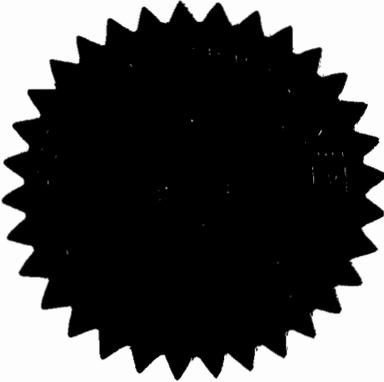
**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of mailing of this Order, this Order and the penalties 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 17<sup>th</sup> day of October, 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 17<sup>th</sup> day of October 2008, to:

William Ciferatta  
15 Kent Drive  
Cortland, NY 13045

**CERTIFIED MAIL NO. 7006 0810 0002 6163 6194**

and that a copy was delivered to:

Agents Licensing Division

  
\_\_\_\_\_  
Julie Delluomo



**KIM HOLLAND**  
**Insurance Commissioner**  
 Oklahoma Insurance Department  
 P.O. Box 53408  
 Oklahoma City, OK 73152-3408

OK License Number 11335  
 WILLIAM CIFARATTA  
 200 N BERWICK RD  
 SYRACUSE NY 13208

STATE OF OKLAHOMA  
 OFFICIAL MAIL  
 PRIVATE USE PROHIBITED  
 PENALTY FOR VIOLATION \$1000  
 See Reverse for Instructions

PRESORTED  
 FIRST CLASS



POSTAGE WILL BE PAID BY ADDRESSEE  
 \$00.346  
 AUG 14 2008  
 US POSTAGE

AUG 14 2008

Agent Flashing Division

10-31-20

TV  
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X 130 N7E 1 4071 06 09/09/09  
 FORWARD TIME EXP RTN TO SEND  
 CIFARATTA  
 15 KENT DR  
 CORTLAND NY 13045-8882

RETURN TO SENDER

EXP 09/13/08  
 73152-3408

