

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

FEB 18 2009

INSURANCE COMMISSIONER
OKLAHOMA

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

Case No. 08-1524-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 Oklahoma Producer Licensing Act, 36 O.S. §§ 1435.1 et. seq.

3. Respondent, Kristopher George is licensed by the State of Oklahoma as a resident insurance producer holding license number 192104. His address of record is 1118 N. Washington Street, Ardmore, Oklahoma 73401. He has also given 214 W. Boggy Depot Road, Atoka, Oklahoma 74525 as his current address.

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 and/or may levy a civil penalty of \$100.00 to \$1,000.00 for each violation of the Oklahoma Producer Licensing Act. 36 O.S. § 1435.13(A).

5. If the Insurance Commissioner finds that the public health, safety or welfare imperatively requires emergency action, and incorporates a finding to the effect in its order, summary suspension of a license may be ordered pending proceedings for revocation or other action. 75 O.S. §§ 314(C)(2), 314,1, OAC 365:1-7-9(a).

FINDINGS OF FACT

1. On August 5, 2008, Randy Garrison (Garrison) complained to the Oklahoma Insurance Department that he had asked his agent Kristopher George (George) numerous times for a price quote from Shelter Insurance on homeowner's insurance for a home he and his wife would be purchasing on October 24, 2007. George quoted him a USA Insurance policy instead for \$1433.00 because the Shelter quote was \$1,900.00 higher.

2. On the day of the closing, October 24, 2007, the title company, Stewart Abstract & Title asked George to send the insurance documents by facsimile for the closing of the sale. George sent evidence of insurance with Shelter Insurance. Garrison was lead to believe he had purchased a Shelter Insurance homeowners policy on October 24, 2007 for his new home.

3. George accepted Garrison's check in the amount of \$1433.00 for the homeowner's premium and cashed it on November 4, 2007.

4. Garrison began to receive letters from his mortgage company that there was no homeowner's coverage. Garrison took these letters to George and he said he would take care of the matter.

5. It was later discovered that George failed to submit Garrison's application to Shelter Insurance. USA refused to backdate coverage. Shelter honored the coverage because of George's error from October 24, 2007 until August 4, 2008. USA then insured from August 4, 2008 until Garrison cancelled on September 4, 2008

6. A field audit by Shelter Insurance revealed inadequate office procedures in George's office. Once the missing funds were recovered and Garrison's policy was issued, George chose to resign his position as a Shelter agent.

7. In a conversation with Assistant General Counsel Julie Delluomo, Oklahoma Insurance Department, on November 6, 2008, George stated that he was no longer in the insurance business. An agreement was reached whereby George agreed to surrender his license in lieu of disciplinary action no later than November 21, 2008.

8. George never surrendered his license which renews on July 31, 2009.

CONCLUSIONS OF LAW

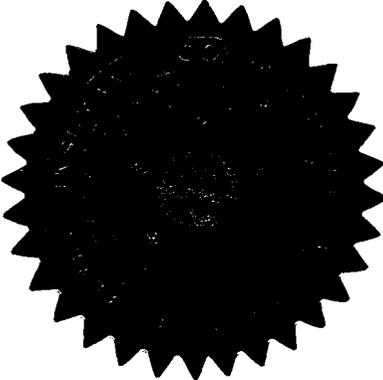
George has violated 36 O.S. § 1435.13(A)(8) by demonstrating financial irresponsibility in the conduct of business in Oklahoma.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that the **Administrative Order of Suspension Instanter** entered in this matter on

January 7, 2009 is a **FINAL ADMINISTRATIVE ORDER**, that no hearing was requested and George's license is hereby **REVOKED**.

WITNESS My Hand and Official Seal this 18th day of February, 2009.





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 certified mail with postage prepaid and return receipt requested on this 18th day of February, 2009, to:

Kristopher George
214 W. Boggy Depot Road
Atoka, OK 74525

CERTIFIED MAIL NO. 7006 2760 0005 6605 1500

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



Julie Delluomo