

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

FEB 25 2009

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. KIM)
HOLLAND, Insurance Commissioner,)
)
 Petitioner)
)
v.)
)
DEIDRA CARTER, a licensed producer)
in the State of Oklahoma,)
)
 Respondent.)

Case No. 08-1835-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 is licensed by the State of Oklahoma as a resident insurance producer holding license number 67158. Her address of record is 12101 N. MacArthur #245, Oklahoma City, Oklahoma 73162.

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. A complaint was received from Ron Cunningham, concerning Deidra Carter. Cunningham complained, among other things, that Carter misrepresented that she was a convicted felon on her license application.

2. Investigation by the Oklahoma Insurance Department revealed that Carter pled guilty and was convicted of a sex offense in North Carolina on August 3, 1998. Carter submitted her initial producer application on July 30, 1998. Carter checked subpart (A) of question 16 “no”; that she had not been convicted of, pled guilty, or nolo contenerere to any felony; she checked subpart (B) of question 16 ‘no’ that she had never been convicted of, pled guilty, or nolo contenerere to any misdemeanor involving moral turpitude.

3. Each renewal application thereafter in 2000, 2002, 2004 and 2006, Carter answered "no" to the question, "have you ever pled guilty to a felony or misdemeanor involving moral turpitude?".

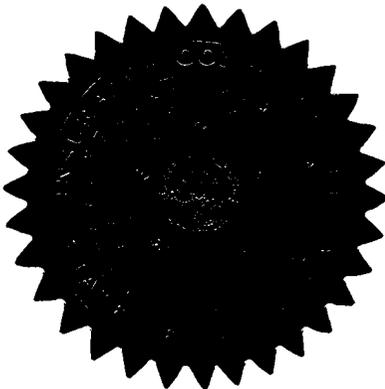
CONCLUSIONS OF LAW

Respondent violated 36 O.S. § 1435.13(A)(1) by providing incorrect, misleading, incomplete or materially untrue information in the license application; 36 O.S. 1435.13(A)(3) by obtaining a license through misrepresentation or fraud; and 36 O.S. § 1435.13(A)(6) having been convicted of a felony.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that the **Administrative Order of Suspension Instante** entered in this matter on January 13, 2009 is a **FINAL ADMINISTRATIVE ORDER**, that no hearing was requested and Respondent's license is hereby **REVOKED**.

WITNESS My Hand and Official Seal this 26th 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 27 day of February, 2009, to:

Deidra Carter
12101 N. MacArthur #245
Oklahoma City, OK 73162

CERTIFIED MAIL NO. 7006 2760 0005 6605 1395

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

and

Anti-Fraud Division



Julie Delluomo