

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**

MAR 09 2009

INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. KIM )  
HOLLAND, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
BEVERLY COX GLOVER, a Resident )  
Producer, )  
 )  
Respondent. )

Case No. 09-0296-DIS

**ADMINISTRATIVE ORDER OF SUSPENSION INSTANTER**

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. Respondent Beverly Cox Glover is licensed by the State of Oklahoma as a resident insurance producer holding license number 102116. Her address of record is HC 63 Box 169, Eufaula, Oklahoma 74432.
3. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Producer Licensing Act

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

4. 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).

### **ALLEGATIONS OF FACT**

1. Respondent Beverly Cox Glover (Glover) is a licensed Oklahoma producer holding license number 102116. Glover was employed at Gregg Funeral Home in Eufaula, Oklahoma.

2. Glover would meet with funeral home customers to solicit and sell pre-need funeral policies. Glover assisted customers in completing applications for pre-need insurance policies with Homesteaders Life Company. Glover gave the check payments for premium to Mary Gregg, owner of Gregg Funeral Home.

3. Harvey W. Staton (Staton) completed a Homesteaders Life Company application dated January 31, 2005. Glover was listed as agent on the application. Staton paid \$6,612.45 with check number 2545 dated January 31, 2005, signed by Staton, made payable to Gregg Funeral Home.

4. Sally G. Brown (Brown) completed a Homesteaders Life Company application dated December 13, 2004. Glover was listed as agent on the application. Brown paid \$5,185.00 with check number 2443 dated December 13, 2004, signed by Brown, made payable to Gregg Funeral Home with notation "Pre-funeral arrangement for Sally".

5. Glover instructed these applicants to write their checks to Gregg's Funeral Home. The checks were then deposited into the funeral home's operating account. The applications and premium payments were not forwarded to Homesteaders Life Company. Glover knew that these customers had not purchased a pre-need funeral policy. The customers were not aware they had not purchased a pre-need insurance policy.

**ALLEGED VIOLATIONS OF LAW**

Such conduct by Glover as alleged above is in violation of 36 O.S. § 1435.13(A)(8); using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state.

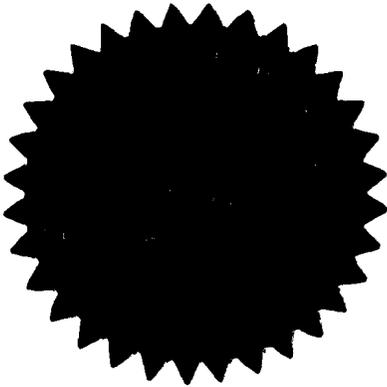
**ORDER**

**IT IS THEREFORE ORDERED** by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. §§ 1435.13(A)(8) and has thereby placed the welfare of the public at risk. In accordance with 75 O.S. § 314(C)(2) and OAC § 365:1-7-9, Respondent's license is suspended effective immediately.

Respondent may request a hearing be held regarding this emergency action. OAC 365:1-7-9(a). Such request for hearing shall be received within thirty (30) days from the date of receipt of this order. A request for hearing shall be made in writing addressed to Julie Delluomo, Assistant General Counsel, Oklahoma Insurance Department, Post Office Box 53408, Oklahoma City, Oklahoma 73152-3408. Upon such request for hearing, the Insurance Department shall conduct the hearing within ten (10) days of receipt of the request.

An independent hearing examiner shall conduct the hearing. Respondent may have a court reporter transcribe the proceedings and Respondent shall be responsible for the costs. If Respondent fails to request a hearing within the required period of time, Respondent's producer license shall be revoked thirty days (30) days from the date of receipt of this order.

WITNESS My Hand and Official Seal this 9<sup>th</sup> day of March, 2009.



  
KIM HOLLAND  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

**CERTIFICATE OF MAILING**

I, Julie Delluomo, hereby certify that a true and correct copy of the above and foregoing Administrative Order of Suspension Instantly was mailed by certified mail, postage prepaid with return receipt requested, on this 9<sup>th</sup> day of March 2009, to:

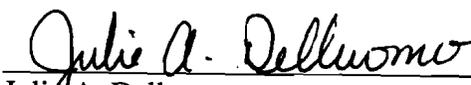
Beverly Cox Glover  
HC Box 169  
Eufaula, OK 74432

and that a copy was delivered to:

Agents Licensing Division

and

Anti-Fraud Unit/Investigations Division

  
Julie A. Delluomo