

**BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA**

FILED

MAY 22 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

CONSENT ORDER

The State of Oklahoma, ex rel. Kim Holland, Insurance Commissioner, and the Respondent, Beverly Cox Glover, stipulate to the following facts and applicable laws. The parties consent to the entry of this Order.

JURISDICTION AND AUTHORITY

1. The Insurance Commissioner is charged with the duty of administration and enforcement of the Oklahoma Insurance Code, 36 O.S. § 101 *et. seq.* including the Oklahoma Producer Licensing Act, 36 O.S. § 1435.1 *et seq.*
2. The Insurance Commissioner may censure, suspend, revoke or refuse to issue or renew a producer license and or may levy a civil fine up to \$1,000.00 for each violation of the Oklahoma Insurance Code. 36 O.S. § 1435.13.
3. Respondent has been apprised of her rights including the right to a public hearing and has knowingly and freely waived said rights and enters into this Consent

Order as a voluntary settlement to the issues and questions raised in the above captioned case.

STIPULATION OF FACTS

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. Mary Gregg instructed Glover to tell these applicants to write their checks to Gregg's Funeral Home, instead of Homesteaders Life Company. 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 questioned Gregg

about these policies when she did not receive her commission. Gregg advised Glover that the money would be sent when it was available and not to ask about the money. Glover's customers were not aware their funds were not placed in a pre-need policy.

6. Glover fully cooperated with the investigation by the Oklahoma Insurance Department. Glover knew that Gregg kept all the preneed files with no insurance policies in the bottom drawer of the desk in the foyer. Glover was concerned about these customers but believed the situation was out of her control.

AGREED CONCLUSIONS OF LAW

Such conduct by Glover is in violation of 36 O.S. § 1435.13(A)(8).

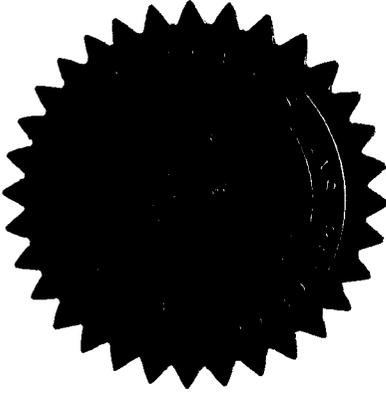
ORDER AND CONSENT

1. **IT IS THEREFORE ORDERED** by the Insurance Commissioner and **CONSENTED** to by the Respondent that a \$500.00 civil fine is imposed against the Respondent.

2. The \$500.00 civil fine shall be paid by money order or cashier's check made payable to the Oklahoma Insurance Department. The payment shall reference Respondent's case number 09-0296-DIS, and shall be sent to the attention of Julie Delluomo, Assistant General Counsel, at the same time as Respondent returns this Consent Order.

3. The Insurance Commissioner agrees not to submit Notice of Regulatory Activity (RIRS) to the National Association of Insurance Commissioners (NAIC) regarding this action.

WITNESS My Hand and Official Seal on this 21 day of May, 2009.



A handwritten signature in cursive script, appearing to read "Leamon Freeman".

LEAMON FREEMAN
HEARING EXAMINER

VERIFICATION AND CONSENT

I, Beverly Cox Glover, the Respondent, state:

I have read this Consent Order. The contents and facts set forth in the order are true to the best of my knowledge. I consent to the entry of the order by the Insurance Commissioner and I waive my right to appeal this order.

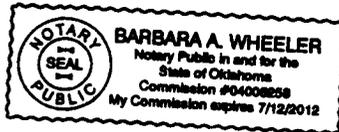
BH
Beverly Cox Glover
BEVERLY COX GLOVER

Beverly Cox Glover
STATE OF OKLAHOMA
COUNTY OF McIntosh

This instrument was acknowledged before me on May 15, 2009 by
BEVERLY COX GLOVER

Barbara A. Wheeler
Signature of Notarial Officer

Seal



Notary Public
Title

My commission expires:

7/12/2012

APPROVED:



Julie Delluomo, OBA #14410
Assistant General Counsel
Oklahoma Insurance Department

CERTIFICATE OF SERVICE

On May 22nd, 2009, a copy of the attached order was sent via certified mail, return receipt requested, to:

Beverly Cox Glover
HC Box 169
Eufaula, OK 74432

Notification was sent to:

All Appointing Insurers

A copy was delivered to:

Leah Scoles
Agents Licensing Division

Rick Wagnon
Anti-Fraud Division



Julie Delluomo
Assistant General Counsel

UNITED STATES
POSTAL SERVICE

69-0926-DS

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT

MAY 20 2009

Legal Division



OKLA
PDR
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