

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).

FINDINGS OF FACT

1. Prior to the issuance of a license as a public adjuster or any renewal of the license, the applicant shall file with the Commissioner a surety bond in favor of the people of the State of Oklahoma executed by a surety company authorized to do business in the state, in the amount of Ten Thousand Dollars (\$10,000.00). 36 O.S. § 6214(A).

2. The bond shall be conditioned on the accounting by the adjuster to any insured whose claim the adjuster is handling for monies or any other settlement received in connection with the claim. 36 O.S. § 6214(A).

3. Any bond shall remain in force concurrently with the license or until the surety is released from liability by the Commissioner, or until cancelled by the surety. Without prejudice to any liability accrued prior to the cancellation, the surety may cancel a bond upon thirty (30) days' advance notice in writing filed with the Commissioner. 36 O.S. § 6214(B).

4. American States Insurance Company notified the Commissioner by letter that Bond No. 6533551 on Respondent's public adjuster license would be cancelled effective October 30, 2008 because it was no longer needed. (Exhibit "A").

5. The Agent Licensing Division of the Oklahoma Insurance Department (the "Department") notified Respondent public adjuster by letter dated October 24, 2008, sent

certified mail, that a public adjuster replacement bond was required immediately to remain licensed as a public adjuster. (Exhibit "B").

6. The Agent Licensing Division of the Oklahoma Insurance Department (the "Department") notified Respondent public adjuster by letter dated November 13, 2008, sent certified mail, that a public adjuster replacement bond was required within fifteen days from date of the letter or the license would be terminated. (Exhibit "C").

7. Respondent failed to provide a replacement bond in force with his public adjuster license.

CONCLUSIONS OF LAW

Respondent is in violation of 36 O.S. § 6214 for failing to keep a surety bond in force concurrently with his public adjuster license. This is cause for which original issuance of Respondent's license could have been refused and violates the Insurance Adjusters Licensing Act. 36 O.S. § 6220(A)(2) and (8).

ORDER

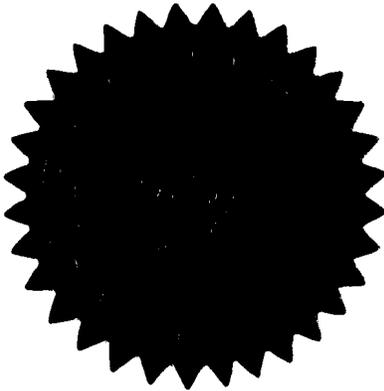
IT IS THEREFORE ORDERED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. 6214 and has thereby placed the welfare of the public at risk. In accordance with 75 O.S. § 314(C)(2) and OAC § 365:1-7-9, Respondent's license is suspended effective immediately.

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

If Respondent requests a hearing, the hearing shall be conducted 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 public adjuster license shall be revoked twenty-one (21) days from the date of receipt of this order. OAC 365: 1-7-9.

WITNESS My Hand and Official Seal this 16th day of March, 2009.

KIM HOLLAND
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Julie Delluomo

Julie Delluomo
Assistant General Counsel
P.O. Box 53408
Oklahoma City Oklahoma 73152-3408
Telephone: (405) 521-2746
Facsimile: (405) 522-0125

CERTIFICATE OF MAILING

I, Julie Delluomo, hereby certify that a true and correct copy of the above and foregoing Administrative Order of Suspension Instanter was mailed by certified mail with postage prepaid and return receipt requested on this 17th day of March, 2009, to:

David Clark Dunham
825 Gillon Drive
Arlington, TX 76001-7356

CERTIFIED MAIL NO. 7006 2760 0005 6605 1128

and that a copy was delivered to:

Agents Licensing Division



Julie Delluomo



NOTICE OF BOND CANCELLATION

RECEIVED BY

SEP 29 2008

CC: DAVID DUNHAM
BB&T INS SRVCS OF CA INC 17-3309

(OBLIGEE'S NAME/ADDRESS)

TO: OKLAHOMA INSURANCE DEPARTMENT
2401 N.W. 23RD, SUITE 28 (SHEPHERD MALL) PO BOX 53408
OKLAHOMA CITY OK 73152

OKLAHOMA INSURANCE DEPARTMENT
FINANCIAL DIVISION

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT

SEP 30 2008

Agent Licensing Division

You are hereby notified that AMERICAN STATES INSURANCE COMPANY Surety upon

Type of Bond: PUBLIC ADJUSTER

Bond No. 6533551

#182779

date effective 10/30/2007
(MONTH, DAY, YEAR)

on behalf of (PRINCIPAL'S NAME/ADDRESS)

DAVID DUNHAM
1333 E. MADISON AVE., #200
EL CAJON CA 92021

desires to cancel and does hereby cancel said bond in accordance with the cancellation provisions contained therein or in applicable laws or regulations. This notice is

mailed to you on SEP 22 2008
(MONTH, DAY, YEAR)

and is effective 30 DAYS AFTER RECEIPT



AMERICAN STATES INSURANCE COMPANY

By: [Signature]
(ATTORNEY-IN-FACT)

Cancellation Acknowledged: (PLEASE SIGN AND RETURN THE DUPLICATE OF THIS NOTICE)

By: _____

Dated: _____
(MONTH, DAY, YEAR)

CANCEL REASON: CANCEL NO LONGER NEEDED ;JAE



GOVERNOR
BRAD HENRY



INSURANCE COMMISSIONER
KIM HOLLAND

OKLAHOMA INSURANCE DEPARTMENT
STATE OF OKLAHOMA

2ND REQUEST

October 24, 2008

SENT CERTIFIED MAIL

David Dunham
1333 E Madison Ave #200
El Cajon CA 92021

RE: Bond Number: 6533551
License Number: 182779

Dear Mr. Dunham,

Enclosed is a copy of a bond cancellation notice from American States Insurance Company notifying the Oklahoma Insurance Department that your Surety bond will be cancelled effective October 22, 2008.

You must provide a replacement bond IMMEDIATELY. Your prompt attention to this matter will ensure your license will not be cancelled.

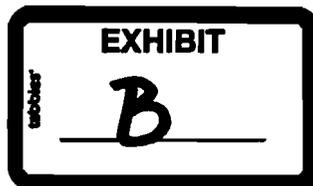
Please include a copy of this letter with your new bond. A self-addressed envelope has been provided for your convenience. If you have any questions, please contact me.

Sincerely,

Saundra Simms

Saundra Simms
Licensing Supervisor
Agents Licensing Division
(405) 522-4628 Fax: (405) 522-3642
saundra.simms@oid.ok.gov

SLS/db



GOVERNOR
BRAD HENRY



INSURANCE COMMISSIONER
KIM HOLLAND

**OKLAHOMA INSURANCE DEPARTMENT
STATE OF OKLAHOMA**

November 13, 2008

SENT CERTIFIED MAIL

David Dunham
825 Gillon Dr
Arlington TX 76001-7356

RE: Bond Number: 6533551
License Number: 182779

Dear Mr. Dunham,

Enclosed is a copy of a bond cancellation notice from American States Insurance Company notifying the Oklahoma Insurance Department that your Surety bond has been cancelled as of October 22, 2008.

You must provide a replacement bond no later than 15 business days from the date of this letter. Failure to comply with this requirement will result in the termination of your license effective October 22, 2008.

Please include a copy of this letter with your new bond. If you have any questions, please contact me by email or the number provided below.

Sincerely,

Saundra Simms

Saundra Simms
Licensing Specialist
Agents Licensing Division
(405) 522-4628 Fax: (405) 522-3642
Saundra.simms@oid.ok.gov

SLS/db

