

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**

APR 02 2009

INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. KIM )  
HOLLAND, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
PATRICIA LOUISE HOWELL, a Licensed )  
Non-resident Insurance Producer, )  
 )  
Respondent. )

Case No. 09-0415-DIS

**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. Patricia Louise Howell (“Respondent”) is licensed by the State of Oklahoma as a non-resident insurance producer holding license number 10302. Respondent’s address of record is P.O. Box 90478, Allentown, Pennsylvania 18109.

**FINDINGS OF FACT**

1. The Oklahoma Insurance Department mailed information to Respondent’s address of record: P.O. Box 90478, Allentown, Pennsylvania 18109.
2. The information sent to Respondent’s address of record was returned to sender on November 26, 2008, returned to sender not deliverable as addressed unable to forward (Exhibit “A”).

3. The information was sent to Respondent at an alternate address of 240 N. Front Street, Allentown, PA 18102.

4. The information sent to Respondent's alternate address was returned to sender on February 13, 2009, forward time expired, new address P.O. Box 928 Saylorsburg, PA 10353-0928 (Exhibit "B").

5. *Licensees shall inform the Insurance Commissioner by any means acceptable to the Insurance Commissioner of a change of address within thirty (30) days of the change. Failure to timely inform the Insurance Commissioner of a change in legal name or address shall result in penalty pursuant to Section 1435.13. 36 O.S. § 1435.8(F).*

#### **CONCLUSIONS OF LAW**

1. Respondent has violated 36 O.S. § 1435.8 by failing to inform the Insurance Commissioner of her change of address within thirty (30) days of the change.

2. Failure to timely inform the Insurance Commissioner of a change of address shall result in penalty pursuant to 36 O.S. § 1435.13.

#### **ORDER**

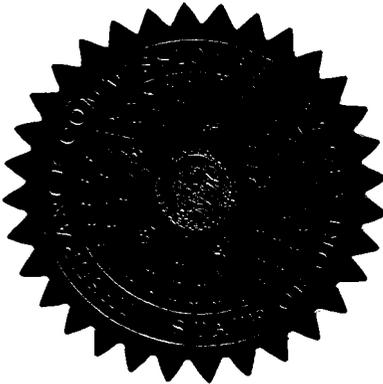
**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 1435.8 and 36 O.S. § 1435.13 and therefore **Respondent is FINED in the amount of ONE HUNDRED DOLLARS (\$100.00) payable within thirty (30) days of the date of mailing. Failure to pay fine will result in Respondent's producer license being non-renewed.**

**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent

requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of mailing of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the date of mailing of this Order. Such request for hearing, if desired, shall be made in writing, addressed to Julie Delluomo, Oklahoma Insurance Department, Legal Division, Post Office Box 53408, Oklahoma City, Oklahoma 73152-3408 and must be served on the Oklahoma Insurance Department within the thirty (30) days allotted. The proceedings on any such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250 et seq.

**Questions concerning this Administrative Order should be directed to the Agents Licensing Division (405) 521-3916.**

WITNESS My Hand and Official Seal this 2<sup>nd</sup> day of April, 2009.



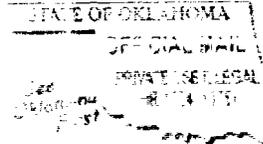
KIM HOLLAND  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

  
\_\_\_\_\_  
JULIE DELLUOMO  
Assistant General Counsel  
P.O. Box 53408  
Oklahoma City, Oklahoma 73152-3408  
(405) 521-2746

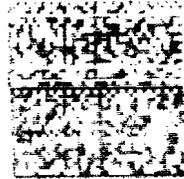




**KIM HOLLAND**  
**Insurance Commissioner**  
 Oklahoma Insurance Department  
 P.O. Box 53408  
 Oklahoma City, OK 73152-3408



PROHIBITED  
 FIRST CLASS  
 RECEIVED



11/21/08

NOV 21 2008  
 300 246  
 US POSTAGE

OKLAHOMA INSURANCE DEPARTMENT

NOV 26 2008

*UTP*

10 new fees per 50 C.S. § 1700.22 for 10 licenses or 50 C.S. § 0412 for registers.

**OK License Number 10302**  
**PATRICIA LOUISE HOWELL**  
 PO BOX 90478  
 ALLENTOWN PA 18109

01  
 Type

Agent Licensing Division

NIXIE 176 96 1 84 11/21/08

RETURN TO SENDER  
 NOT DELIVERABLE AS ADDRESSED  
 UNABLE TO FORWARD

1810930478 8009  
 731523408

BC: 73152340808 \*0557-05322-13-44

