

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

JUN 10 2009

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. KIM)
HOLLAND, Insurance Commissioner,)
)
Petitioner,)
v.)
)
RADONNA McGOWEN-SELFRIDGE,)
a Resident Producer,)
)
Respondent.)

Case No. 09-0512-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

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 authority to issue orders relating the Oklahoma Producer Licensing Act.

3. Respondent Radonna McGowen-Selfridge (“Selfridge”) is licensed by the State of Oklahoma as a resident insurance producer holding license number 40024044.

Her residential address is 321 N. Main Street, Seminole, Oklahoma 74868 and her mailing address is PO Box 3794, Shawnee, OK 74802.

FINDINGS OF FACT

1. Selfridge was employed at Tony Blaylock's Allstate agency located at 1500 N. Kickapoo #8 in Shawnee, Oklahoma. Becky Lewis was also employed at the agency until January 2007. Luanne Farrow was then hired for Lewis' position in January 2007.

2. On January 18, 2009, Donald McElresh completed an application for car insurance for a 1993 Toyota Tercel at the Tony Blaylock agency. The insured drivers were Donald and Stephanie McElresh. The only coverage on the vehicle was liability limits of 25/50/25. McElresh signed a waiver rejecting uninsured motorist coverage. Selfridge signed the application as agent of record.

3. Stephanie McElfresh advised Selfridge at the Blaylock agency on April 11, 2008 that McElfresh was in an automobile accident on April 9, 2008 and her car was totaled. Selfridge took photographs of the car and called the other driver's insurer, Progressive Insurance.

4. Stephanie McElfresh visited the Blaylock agency again around April 14 or 15, 2008 and advised Selfridge that the other driver did not have insurance. Selfridge told her she would take care of it and backdated an endorsement adding uninsured motorist coverage, comprehensive and collision coverage with an effective date of April 8, 2008. The process date was April 15, 2008 (Exhibit A).

5. Approximately a week later, McElfresh received a letter from Allstate that her monthly premiums would increase from \$50.00 per month to \$173.00 per month.

She questioned Selfridge about the increase because McElfresh could not afford the additional monthly premium.

6. Donald McElfresh filed a claim #258656774 for a loss on April 9, 2008. Allstate made an uninsured motorist payment to Stephanie McElfresh in the amount of \$524.00. The adjuster assigned to the claim was Chris Adair. Farrow later informed the Allstate adjuster that Selfridge had backdated the endorsement, using Farrow's computer, to show insurance when there was no insurance.

7. During this time in April 2008, Selfridge was the only person working at the agency. Tony Blaylock was on a cruise from April 5, 2008 until April 16, 2008. Luanne Farrow was out of the office for surgery from March 25, 2008 until April 18, 2008.

8. Information from the Shawnee Police Department revealed that Selfridge used the ABC Distributing account of former employee Becky Lewis and signed computer receipts as Luanne Farrow while employed at the Blaylock agency, acquiring over \$1,550.00 worth of catalog items billed to both Allstate Insurance and Hair Force One, a neighboring office. Selfridge further signed UPS delivery shipments on UPS' computer receipt pads as Farrow and represented herself as Farrow to UPS driver, Dustin Joyner

9. An Affidavit of Probable Cause for Issuance of Arrest was filed by the Shawnee Police Department charging Selfridge with Violation of Computer Crimes Act/Forgery/Identity Theft on December 18, 2008, Court Docket #CF-08-00548.

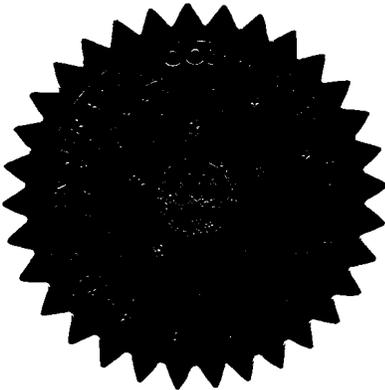
CONCLUSIONS OF LAW

Radonna McGowen Selfridge has violated 36 O.S. § 1435.13(A)(8) by using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in Oklahoma.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that the **Administrative Order of Suspension Instanter** entered in this matter on April 27, 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 10th day of June, 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 10th day of June, 2009, to:

Radonna McGowen Selfridge
321 N. Main Street
Seminole, OK 74868
CERTIFIED MAIL NO. 7008 1830 0003 9412 4659

Radonna McGowen Selfridge
PO Box 3794
Shawnee, OK 74802
CERTIFIED MAIL NO. 7008 1830 0003 9412 4666

And that copies were mailed to:
All appointing insurers/RIRS

and a copy was delivered to:

Leah Scoles
Agents Licensing Division

Rick Wagon
Anti-Fraud Division


Julie Delluomo
Julie Delluomo