BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

FILED

APR 29 2009

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel.	)	
KIM HOLLAND, Insurance Commissioner,	)	
	)	
Petitioner,	)	
	)	
vs.	)	**Case No. 09-0541-DIS**
	)	
EDRIC DESHON DENNIS,	)	
	)	
Respondent.	)	

EMERGENCY CEASE AND DESIST ORDER

On the 29th day of April 2009, the Oklahoma Insurance Department ("OID") through Assistant General Counsel, Julie Delluomo presented to the Insurance Commissioner an Application for an Emergency Cease and Desist Order against Respondent, Edric Deshon Dennis, ("Dennis").

The Commissioner having examined the Application finds the Oklahoma Insurance Department has jurisdiction over this matter pursuant to the Insurance Code, generally 36 O. S. §§ 101 *et seq.*, specifically pursuant to: Article 6 of the Insurance Code (Authorization of Insurers); 36 O.S. §§ 601 *et seq.*; the Oklahoma Insurance Adjusters Licensing Act, 36 O.S. §§ 6201 *et seq.*; the Unauthorized Insurance Business Act, 36 O.S. §§ 6103.1 *et seq.*

The Commissioner further finds clear and convincing evidence to support the following finding and orders:

1. Dennis's actions fall within the definition of "doing an insurance business in this State" 36 O.S. § 6103.2. The above-cited conduct is in violation of 36 O.S. §§ 6103.2 and 6103.3.

2. Dennis is acting as a public adjuster in the state of Oklahoma without proper licensure. Such conduct is a violation of 36 O.S. § 6220.8. Dennis failed to secure a surety bond in the amount of Ten Thousand Dollars ($10,000.00) as required by all public adjusters in Oklahoma. Such is a violation of 36 O.S. § 6220.8.

3. The alleged conduct is an immediate danger to the public or is causing or can be reasonably expected to cause significant, imminent and irreparable public injury.

IT IS THEREFORE ORDERED that Dennis and any agents, affiliates, employees, and/or other representatives, both current and successor, whether named or unnamed herein, shall **CEASE & DESIST** from all activities related to doing insurance business in this state, including:

1. The making of or proposing to make as an insurer an insurance contract;

2. The making of or proposing to make, as guarantor or surety, any contract of guaranty or suretyship as a vocation and not merely incidental to any other legitimate business or activity of the guarantor or surety;

3. The taking or receiving of any application for insurance;

4. Maintaining any agency or office where any acts in furtherance of an insurance business are transacted, including but not limited to:

a. execution of contracts of insurance with citizens of this or any other state,

b. maintaining files or records of contracts of insurance,

c. processing of claims, or

d. receiving or collection of any premiums, commissions, membership fees, assessments, dues or other consideration for any insurance or any part thereof;

5. The issuance or delivery of contracts of insurance to residents of this state or to persons authorized to do business in this state;

6. Directly or indirectly acting as an agent for, or otherwise representing or aiding on behalf of another, any person or insurer in:

a. solicitation, negotiation, procurement or effectuation of insurance or renewals thereof,

b. dissemination of information as to coverage or rates, or forwarding of applications, or delivery of policies or contracts,

c. inspection of risks,

d. fixing of rates or investigation or adjustment of claims or losses,

e. transaction of matters subsequent to effectuation of the contract and arising out of it, or

f. in any other manner representing or assisting a person or insurer in the transaction of insurance with respect to subjects of insurance resident, located or to be performed in this state;

7. Contracting to provide indemnification or expense reimbursement in this state to persons domiciled in this state or for risks located in this state, whether as an insurer, agent, administrator, trust, funding mechanism, or by any other method;

8. The doing of any kind of insurance business specifically recognized as constituting the doing of an insurance business within the meaning of the statutes relating to insurance;

9. The doing or proposing to do any insurance business in substance equivalent to any of the foregoing in a manner designed to evade the provisions of the statutes; or

10. Any other transactions of business in this state by an insurer.

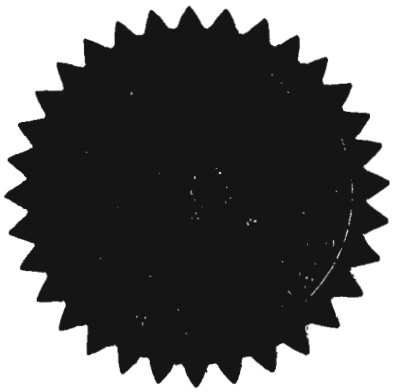
IT IS FURTHER ORDERED Dennis shall leave all of his records undisturbed in his offices until such time as an appropriate examination of such records can be completed by representatives of the department or other examiners appointed by or cooperating with the Commissioner.

IT IS FURTHER ORDERED that this Order is effective immediately and shall continue in full force and effect until further order of the Commissioner. This Order is binding on Dennis, his agents, affiliates, employees and/or other representatives, both current and successor, whether named or unnamed herein.

Pursuant to 36 O.S. § 6103.6(B), any person affected by this Order and who seeks to contest it, has the right to request a hearing before the Commissioner, or her duly appointed representative, to show cause why this Order should not be affirmed. The person affected must make the request not later than the 30th day after the date on which the person receives this Order. The request must be in writing directed to the Commissioner and must state the grounds for the request to set aside or modify the Order. Pending hearing, this Order shall continue in full force and effect unless stayed by the Commissioner. Any such hearing shall be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. §§ 250 et seq.

In the event this order is violated, the Commissioner may impose a civil penalty of $25,000.00 for each act of violation; direct the Respondent against whom the Order is issued to make complete restitution, in the form and amount and within the period determined by the Commissioner to all Oklahoma residents, Oklahoma insureds and entities operating in Oklahoma damaged by the violation or failure to comply, or impose both the penalty and direct restitution.

WITNESS My Hand and Official Seal this 29th day of April, 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 Emergency Cease and Desist Order was mailed postage prepaid with return receipt requested on this 29th day of April 2009 to:

Edric Deshon Dennis
7518 Heron Lakes Drive
Houston, TX 77064

Certified No. 7006 0810 0002 6164 2324

and a copy was delivered to:

Russell Valleroy
Director, OID Agents Licensing Division

Leah Scoles
Agents Licensing Division

Saundra Simms
Agents Licensing Division

Rick Wagnon
Director, OID Anti-Fraud Division

Julie Delluomo

Julie Delluomo