

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

JUN 12 2009

STATE OF OKLAHOMA, ex rel. KIM
HOLLAND, Insurance Commissioner,)

INSURANCE COMMISSIONER
OKLAHOMA

Petitioner)

v.)

Case No. 09-0889-DIS

CHIYONG ESTHER CHO, a licensed
non-resident Insurance Producer,)

Respondent.)

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. Respondent is licensed by the State of Oklahoma as a non-resident insurance producer holding license number 40003087. Respondent's address of record is 3700 Josh Lane, Austin, Texas 78730.

FINDINGS OF FACT

1. Respondent ChiYong Ester Cho moved from Texas to Oklahoma in July 2008. She changed her address with the Texas Department of Insurance but failed to change it with the Oklahoma Insurance Department. When Cho transferred her non-resident license to a resident license in Oklahoma, Oklahoma Insurance Department

records still showed her address of record as 3700 Josh Lane, Austin, Texas 78730.

2. *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

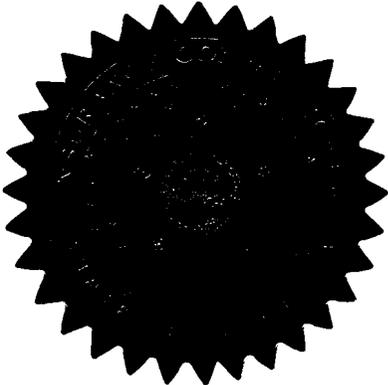
IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 1435.8 and 36 O.S. § 1435.13 and therefore **Respondent is FINED in the amount of ONE HUNDRED DOLLARS (\$100.00) payable within thirty (30) days of the 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 12th day of June, 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

CERTIFICATE OF MAILING

I, Julie Delluomo, hereby certify that a true and correct copy of the above and foregoing Administrative Order was e-mailed on this 12th day of June 2009, to:

Chi Yong Esther Cho
naturalwoman05@yahoo.com

and that a copy was delivered to:

Agents Licensing Division



Julie Delluomo