

January 1, 2008, through December 31, 2009. The Permit Holder was afforded a period of twenty (20) days within which to submit a response to the Insurance Commissioner concerning matters contained in the Report of Examination (Financial) pursuant to Section 309.4(B) of Title 36. The Permit Holder did not submit any such response.

2. The Insurance Commissioner filed an Order Adopting the Report of Examination in Case Number 10-1332-EXM on October 27, 2010.

3. As the Examiner noted, many of the required Annual Report Forms submitted by the Permit Holder, when tested by sampling and subject to accounting scrutiny, contained reporting mistakes. While not generally of a severe nature such as to threaten the security of the account holders, the information called for on the Annual Report Forms is essential to examining the accuracy of trust account information and ensuring that trust holders are protected, and it is of concern to the Insurance Commissioner that the Permit Holder did not address and correct the mistakes identified by the Examiner, although given the opportunity to do so. The reporting error category that needs to be noted due to its significance relates to the Permit Holder's 86% error rate in Schedule 6 relating to Trust Withdrawals Not Due to Death.

4. The Permit Holder did not file a Petition for Judicial Review of the Order Adopting Report of Examination in the District Court of Oklahoma County within thirty (30) days of receipt of that Adoption Order.

5. This Order informs the Permit Holder of disciplinary action taken by the Insurance Commissioner against it for failure to correct the mistakes noted in the Report of Examination (Final) and due to the Permit Holder's 86% error rate in Schedule 6 of the Annual Report relating to Trust Withdrawals Not Due to Death.

CONCLUSIONS OF LAW

1. Pursuant to 36 O.S. § 619, and other applicable provisions of the Oklahoma Insurance Code, the Insurance Commissioner has the authority to assess a civil penalty or revoke, suspend, or refuse to renew a regulated entity's certificate of authority or permit if the entity is found by the Insurance Commissioner to have violated any provision of the Insurance Code.

2. As the Examiner noted, many of the required Annual Report Forms submitted by the Permit Holder, when tested by sampling and subject to accounting scrutiny, contained reporting mistakes. While not generally of a severe nature such as to threaten the security of the account holders, the information called for on the Annual Report Forms is essential to examining the accuracy of trust account information and ensuring that trust holders are protected, and it is of concern to the Insurance Commissioner that the Permit Holder did not address and correct the mistakes identified by the Examiner, although given the opportunity to do so. The reporting error category that needs to be noted due to its significance relates to an 86% error rate in Schedule 6 pertaining to Trust Withdrawals Not Due to Death.

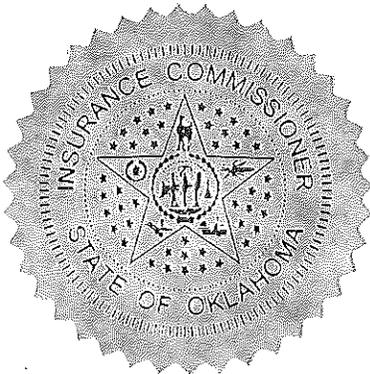
3. The Insurance Commissioner filed an Order Adopting the Report of Examination in Case No. 10-1332-EXM on October 27, 2010.

4. Therefore, the Insurance Commissioner makes a conclusion of law that, pursuant to 36 O.S. § 619, and other applicable provisions of the Insurance Code, and considering the Permit Holder's failure to correct the mistakes noted in the Report of Examination (Final) and due to the Permit Holder's 86% error rate in Schedule 6 of the Annual Report relating to Trust Withdrawals Not Due to Death, that the Permit Holder should be assessed a civil penalty in the amount of Five Hundred Dollars (\$500.00).

ORDER

IT IS THEREFORE ORDERED that the Permit Holder is assessed a civil penalty by the Oklahoma Insurance Commissioner in the amount of Five Hundred Dollars (\$500.00) unless within thirty (30) days from receipt of this Notice of Hearing and Conditional Order of Disciplinary Action the Company requests in writing a hearing on the issuance of said civil penalty. If no hearing is requested, the issuance of the civil penalty shall become effective and payment shall be due by the Company at the end of said thirty (30) day period without further action by the Oklahoma Insurance Department. Any request for hearing should be directed to Kelley Callahan, Senior Attorney, Oklahoma Insurance Department, Five Corporate Plaza, 3625 N.W. 56th, Suite 100, Oklahoma City, OK 73112.

WITNESS My Hand and Official Seal this 3rd day of March, 2011.



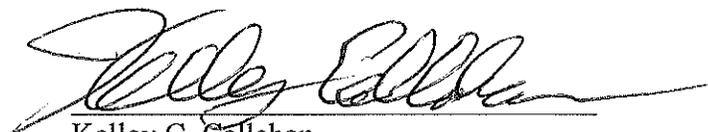
PAUL WILKENING
Deputy Insurance Commissioner of Administration
Oklahoma Insurance Department

CERTIFICATE OF MAILING

I, Kelley C. Callahan, hereby certify that a true and correct copy of the above foregoing Notice of Hearing and Conditional Order of Disciplinary Action was mailed postage prepaid with return receipt requested on this *3rd* day of ~~February~~ *March*, 2011, to:

Mr. Smith Wilson III, Director
Wilson Funeral Home
100 N. Barker
El Reno, OK 73036

and that a copy was delivered to the Insurance Department Financial and Examination Division (Prepaid Funeral Benefit Unit).


Kelley C. Callahan
Senior Attorney

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City, State

Mr. Smith Wilson III, Director
 Wilson Funeral Home
 100 N. Barker
 El Reno, OK 73036
 sms/10-1462-DIS/Cond. Ord

PS Form 3800, August 2006

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Mr. Smith Wilson III, Director
 Wilson Funeral Home
 100 N. Barker
 El Reno, OK 73036
 sms/10-1462-DIS/Cond. Ord

RECEIVED
 OKLAHOMA INSURANCE DEPARTMENT
 Legal Division

MAR 08 2011

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Angie Bynum Addressee

B. Received by (Printed Name) C. Date of Delivery
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4. Restricted Delivery? (Extra Fee) Yes

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