

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA**

**FILED**

**STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner,** )  
)  
)  
**Petitioner,** )  
)  
**v.** )  
)  
**BRADLEY NEAL THOMAS,** )  
**a licensed nonresident insurance producer ,** )  
)  
)  
**Respondent.** )

MAY 12 2015

INSURANCE COMMISSIONER  
OKLAHOMA

**Case No. 15-0243-DIS**

**ADMINISTRATIVE ORDER OF SUSPENSION INSTANTER**

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through his attorney, Barron B. Brown, and alleges and states as follows:

**JURISDICTION**

1. John D. Doak 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 nonresident insurance producer holding license number 0000072111. His address of record with the Oklahoma Insurance Department (“OID”) is 14 Cypress Knee Dr., Cabot, Arkansas 72023.
3. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Oklahoma Producer Licensing Act and/or may levy a fine up to \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code, 36 O.S. § 1435.13(A) and (D).

4. If the Insurance Commissioner finds that the public health, safety or welfare imperatively requires emergency action, and incorporates a finding to the effect in its order, such action may be ordered pending the outcome of proceedings instituted by the OID. 75 O.S. §§ 314(C)(2), 314.1, OAC 365:1-7-9(a).

### **ALLEGATIONS OF FACT**

1. On or about January 28, 2015, the Arkansas Insurance Department (“AID”) issued a Consent Order against Respondent. In its Consent Order, which was signed by Respondent, the AID suspended Respondent’s resident insurance producer license for “demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility.” Ark. Code Ann. § 23-64-512(a)(8). Additionally, the AID Consent order stated that Respondent’s resident producer license would be placed on a probationary status for a period of two (2) years following the conclusion of Respondent’s one (1) year suspension. A copy of the AID Consent Order is attached as Petitioner’s Exhibit A.

2. Pursuant to 36 O.S. § 1435.18(A), an insurance producer licensee “shall report to the [Oklahoma] Insurance Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty (30) days of the final disposition of the matter. “ As of the date of this Order, Respondent has failed to report the January 28<sup>th</sup> AID Consent Order to the Oklahoma Insurance Department.

### **ALLEGED VIOLATIONS OF LAW**

1. Respondent violated 36 O.S. § 1435.13(A)(2); violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state’s Insurance Commissioner.

2. Respondent violated 36 O.S. § 1435.13(A)(8); using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

3. Respondent violated 36 O.S. § 1435.13(A)(9); having an insurance producer license, or its equivalent, denied, suspended, censured, placed on probation or revoked in any other state, province, district or territory.

4. Respondent violated 36 O.S. § 1435.18(A); by failing to report an administrative action taken against the producer in another jurisdiction within thirty (30) days of the final disposition of the matter.

### **ORDER**

**IT IS THEREFORE ORDERED** by the Insurance Commissioner, subject to the following paragraph, that Respondent violated 36 O.S. § 1435.13(A)(2), (A)(8) and (A)(9) and § 1435.18(A) and has thereby placed the welfare of the public at risk. In accordance with 75 O.S. § 314(C)(2) and OAC § 365:1-7-9, Respondent's license is **SUSPENDED EFFECTIVE IMMEDIATELY** and that, pursuant to 36 O.S. § 1435.13(D), Respondent is **FINED ONE THOUSAND DOLLARS (\$1,000.00)**.

**IT IS FURTHER ORDERED**, 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. A request for hearing shall be made in writing addressed to Barron B. Brown, Assistant General Counsel, Oklahoma Insurance Department, 3625 NW 56<sup>th</sup> Street, Suite 100, Oklahoma City, OK 73112. If the Respondent serves a timely request for a hearing on the

Oklahoma Insurance Department, this Administrative Order of Revocation Instantly shall act as notice of the matters to be reviewed at the hearing. An independent hearing examiner shall conduct the hearing. Respondent may have a court reporter transcribe the proceedings and Respondent shall be responsible for the costs. If Respondent fails to request a hearing within the required period of time, revocation of Respondent's resident insurance producer license shall become final thirty days (30) days from the date of receipt of this order.

WITNESS My Hand and Official Seal this 12<sup>th</sup> day of May, 2015



A handwritten signature in black ink that reads "James A. Mills". The signature is written in a cursive style.

---

JAMES A. MILLS  
CHIEF OF STAFF  
OKLAHOMA INSURANCE  
DEPARTMENT

**CERTIFICATE OF MAILING**

I, Barron B. Brown, hereby certify that a true and correct copy of the above and foregoing Administrative Order of Suspension Instante was mailed via regular mail and via certified mail, with postage prepaid and return receipt requested, on this 12<sup>th</sup> day of May, 2015, to:

Bradley Neal Thomas  
14 Cypress Knee Dr.  
Cabot, AR 72023

**CERTIFIED MAIL NO: 7014 2870 0000 5493 2392**

and that notification was sent to:

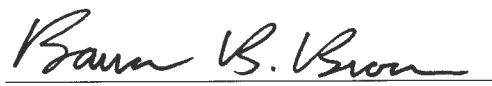
NAIC/RIRS  
and to all appointing insurers

and that a copy was delivered to:

Courtney Phipps  
Licensing Division

Rick Wagnon  
Rick Koch  
Anti-Fraud Unit/Investigations Division

Julie Meaders  
Legal Division

  
\_\_\_\_\_  
Barron B. Brown  
Assistant General Counsel



**BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS**

ARKANSAS INSURANCE DEPARTMENT,     )  
Petitioner                                     )  
  )  
vs.    )  
  )  
BRADLEY NEAL THOMAS and                )  
THOMAS & ASSOCIATES AGENCY, INC.    )

A.I.D. NO. 2015- 012

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**CONSENT ORDER**

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On this day, the matter of Bradley Neal Thomas (“Respondent”) and Thomas & Associates Agency, Inc. (“Agency”) came before Allen Kerr, Arkansas Insurance Commissioner (“Commissioner”). The Arkansas Insurance Department (“Department”) is represented by Amanda Capps Rose, Associate Counsel, in this matter. From the facts and law before him, the Commissioner finds as follows:

**FINDINGS OF FACT**

1. Respondent holds an Arkansas Resident Producer License, National Producer Number 7536222. Respondent resides in Cabot, Arkansas. Respondent is the President of the Agency, National Producer Number 7669127, which is located in Cabot, Arkansas.
2. The Findings of Fact set forth in A.I.D. Order No. 2015-008 are incorporated herein by reference.
3. Respondent has knowingly and voluntarily waived his right to an administrative hearing and has been made aware of his right to consult legal counsel prior to executing this Consent Order.

**CONCLUSIONS OF LAW**

From the Findings of Fact contained in A.I.D. Order No. 2015-008, the Commissioner concludes as follows:



1. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Ark. Code Ann. § 23-61-103.

2. Pursuant to Ark. Code Ann. § 23-64-512(a)(8), the Commissioner may suspend or revoke an insurance producer's license for "demonstrating incompetence, untrustworthiness, lack of good personal or business reputation, or financial irresponsibility."

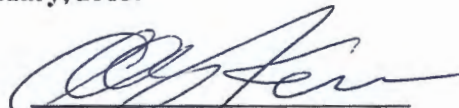
**IT IS THEREFORE ORDERED:**

1. In consideration of the Commissioner's Findings of Fact and Conclusions of Law, the Respondent's Arkansas Resident Producer License, National Producer Number 7536222, shall remain suspended for one (1) year from the entry of this Consent Order. Following one (1) year of suspension, the Respondent's producer license shall be reinstated with two (2) years on probationary status.

2. The Agency's License, National Producer Number 7669127, is hereby immediately revoked.

3. Respondent may apply for an agency or business entity license five (5) years after the entry of this Consent Order.

**IT IS SO ORDERED** this 28<sup>th</sup> day of January, 2015.



**ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS**



**BRADLEY NEAL THOMAS,  
RESPONDENT**



**BRADLEY NEAL THOMAS,  
PRESIDENT  
THOMAS & ASSOCIATES AGENCY, INC.**

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Bradley Neal Thomas  
 14 Cypress Knee Dr.  
 Cabot, AR 72023  
 rlq/15-0243-DIS/Adm. Ord. of Sus.

PS Form 3800, July 2014



**JOHN D. DOAK**  
**Insurance Commissioner**  
 Oklahoma Insurance Department  
 5 Corporate Plaza  
 3625 N.W. 56th St., Ste. #100  
 Oklahoma City, OK 73112-4511

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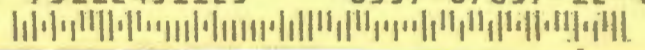
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 Legal Division

|||  
 Bradley Neal Thomas  
 14 Cypress Knee Dr.  
 Cabot, AR 72023

THOM814\* 722 NDE 1700315C0205/20/15  
 RETURN TO SENDER  
 : THOMS & ASSOCIATES AGENCY INC  
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PS Form 3800, July 2014

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**SENDER: COMPLETE THIS SECTION**

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- 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 mail piece or on the front if space permits.

1. Article Addressed to:

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 MAY 26 2015  
 Legal Division

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 Cabot, AR 72023  
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A. Signature  Agent  
 Addressee

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 If YES, enter delivery address below:  No

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