

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

JAN 24 2024

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
NANCY K. BLOCKER, )  
a resident producer, )  
 )  
 )  
Respondent. )

**INSURANCE COMMISSIONER**  
**OKLAHOMA**  
Case No. 23-0014-DIS

**FINAL ADMINISTRATIVE ORDER**

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act. 36 O.S. §§ 1435.1 et seq. On January 10, 2024, a show cause hearing was held at the Oklahoma Insurance Department (“OID”) on OID’s Notice of Hearing and Order to Show Cause (“Notice”), filed November 15, 2023. The hearing was held at the offices of OID before Independent Hearing Examiner Stephan Mathis. Present at the hearing were Antuanya “Bo” DeBose, Assistant General Counsel for OID and Rick Koch for OID’s Anti-Fraud Division. Respondent Nancy K. Blocker (“Respondent”) appeared pro se.

Witnesses were sworn and testified, exhibits were admitted and argument of the parties heard.

**FINDINGS OF FACT**

1. That OID has jurisdiction over the subject matter of this action pursuant to 36 O.S. §§ 101-7401, including the Oklahoma Producer Licensing Act, 36 O.S. §1435.1 et seq..
2. That the Insurance Commissioner has the authority to render an Order concerning the above styled matter and has lawfully appointed Independent Hearing Examiner, Stephan Mathis, who shall sit as a quasi-judicial officer pursuant to 36 O.S. § 319.

3. Nancy K. Blocker (“Respondent”) holding license number 100391, is licensed by the State of Oklahoma as a resident insurance producer as defined and required by 36 O.S. § 1435.2(7). Her address of record is 1919 East 35<sup>th</sup> Place, Tulsa, Oklahoma 74105-2707.

4. 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 36 O.S. § 1435.13(A) and (D).

5. Petitioner afforded Respondent an opportunity for hearing by sending the Notice by certified mail return receipt requested and by electronic mail on November 15, 2023. The Notice stated the matters asserted, and stated the time, place and nature of the hearing, cited legal authority and jurisdiction, and referred to particular sections of the statutes involved.

6. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department.

7. The following exhibits were introduced and admitted:

- a) Petitioner’s Exhibit A: AFLAC Policy Application for M. Dierks
- b) Petitioner’s Exhibit A-1: Second AFLAC Policy Application for M. Dierks
- c) Petitioner’s Exhibit B: AFLAC Policy Application for T. Campbell
- d) Petitioner’s Exhibit B-1: Second AFLAC Policy Application for T. Campbell
- e) Petitioner’s Exhibit B-2: Third AFLAC Policy Application for T. Campbell
- f) Petitioner’s Exhibit C: AFLAC Policy Application for D. Rossmeisel
- g) Petitioner’s Exhibit D: AFLAC Policy Application for E. Sears
- h) Petitioner’s Exhibit D-1: Second AFLAC Policy Application for E. Sears

8. The following witnesses were sworn and testified under oath:

- a) Rick Koch, OID Investigator

b) Nancy K. Blocker, Respondent

9. The OID received a complaint from American Family Life Assurance Company (“AFLAC”) alleging Respondent sold insurance policies to consumers outside the state of Oklahoma without the proper, corresponding non-resident producer license(s). Further, to issue these policies, Respondent forged e-signatures to policy applications and submitted the applications with false information. OID assigned Investigator Rick Koch (“Investigator Koch”) to the case. (*See Testimony of Rick Koch*).

10. The investigation revealed Respondent sold eight (8) policies to four (4) consumers outside the state of Oklahoma without a non-resident license, forged the consumers e-signatures to the applications for those policies and submitted the applications listing a false address:

- a) Two (2) policies were submitted by Respondent for Mark Dierks as Oklahoma policies bearing an address of 1925 East 35<sup>th</sup> Place, Tulsa, Oklahoma 74105. However, Mark Dierks resides in Kansas City, MO. The applications were e-signed in Mark Dierks’ name by Respondent. (*See Testimony of Rick Koch, Petitioner’s Exhibit A, and Petitioner’s Exhibit A-1*).
- b) Three (3) policies were submitted by Respondent for Therica Campbell listing her address as 1935 East 35<sup>th</sup> Place, Tulsa, Oklahoma 74105. However, Therica Campbell lives in Alabama. The applications were e-signed in Therica Campbell’s name by Respondent. (*See Testimony of Rick Koch, Petitioner’s Exhibit B, Petitioner’s Exhibit B-1 and Petitioner’s Exhibit B-2*).
- c) One (1) policy was submitted by Respondent for Dorothea Rossmeisl listing her address as 1926 East 35<sup>th</sup> Place, Tulsa, Oklahoma 74105. However, Dorothea Rossmeisl lives in Minnesota. The applications were e-signed in Dorothea



Rossmeisl's name by Respondent. (See Testimony of Rick Koch and Petitioner's Exhibit C).

- d) Two (2) policies were submitted by Respondent for Elva Sears listing her address as 1927 East 35<sup>th</sup> Place, Tulsa, Oklahoma 74105. However, Elva Sears lives in Illinois. The applications were e-signed in Elva Sears' name by Respondent. (See Testimony of Rick Koch, Petitioner's Exhibit D, and Petitioner's Exhibit D-1).

11. During an interview with Investigator Koch, Respondent admitted writing the applications for the four (4) involved policyholders and that she used a random house number on her own residence street as the addresses listed on the applications. Respondent admitted she did this to bypass and circumvent non-resident licensing requirements. Respondent also admitted she e-signed the policyholders' signatures. The Respondent was cooperative and expressed remorse for her conduct. (See Testimony of Rick Koch and Testimony of Nancy Blocker).

12. Investigator Koch conducted a database search and confirmed none of the four (4) involved policyholders have ever lived in Oklahoma. (See Testimony of Rick Koch).

13. Pursuant to the provisions of 36 O.S. §1435.13 (A), 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 for:

- a) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- b) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

- c) Forging another's name to an application for insurance or to any document related to an insurance transaction

14. Pursuant to 36 O.S. §1435.13(D), in addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of a license, a person may, after opportunity for hearing, be subject to a civil fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

### CONCLUSIONS OF LAW

15. That OID has jurisdiction over this matter and Respondent pursuant to 36 O.S. § 1435.1 et seq.

16. That Respondent is licensed by the OID as a resident producer pursuant to 36 O.S. § 1435.1 et seq.

17. That Respondent was provided adequate notice and a hearing pertaining to the Notice of Hearing and Order to Show Cause filed on November 15, 2023, in accordance with the Oklahoma Insurance Code and the Oklahoma Administrative Procedures Act.

18. Based upon the above provided findings of fact there is clear and convincing evidence to find that Respondent violated 36 O.S. §1435.13(A)(5), intentionally misrepresenting the terms of an insurance application by inputting the incorrect address for four (4) policyholders on eight (8) policy applications and submitting those applications to AFLAC.

19. Based upon the above provided findings of fact there is clear and convincing evidence to find that Respondent violated 36 O.S. §1435.13(A)(8), demonstrating dishonest practices and showing untrustworthiness by submitting eight (8) policy applications with false addresses to bypass and circumvent non-resident licensing requirements.



20. Based upon the above provided findings of fact there is clear and convincing evidence to find that Respondent violated 36 O.S. §1435.13(A)(10) by forging four (4) policy holder signatures on eight (8) applications and submitting those applications to AFLAC.


21. 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. In addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of a license, a person may, after opportunity for hearing, also be subject to a civil fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

**ORDER**

**IT IS THEREFORE ORDERED** that Respondent Nancy K. Blocker is hereby **CENSURED** and **FINED** Two Thousand Dollars (**\$2,000.00**). Respondent is also ordered to pay the costs of the proceeding in the amount of One Hundred Fifty Dollars (**\$150.00**). The fine and costs shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Order. The fine shall be made payable to the Oklahoma Insurance Department and sent to the Oklahoma Insurance Department located at 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73105. Failure to comply with a proper order of the Commissioner will result in further administrative action.

Done this 24<sup>th</sup> day of January, 2024.



  
\_\_\_\_\_  
Stephan Mathis  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT

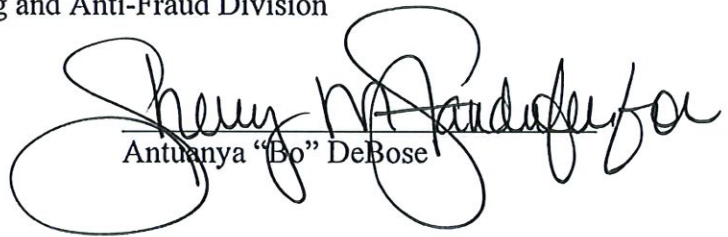
**CERTIFICATE OF MAILING**

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing *Order* was mailed by first class U.S. Mail and by certified mail with postage prepaid and return receipt requested on this 24<sup>th</sup> day of January, 2024 to:

Nancy K. Blocker  
1919 East 35<sup>th</sup> Place  
Tulsa, Oklahoma 74105-2707  
[Nancy\\_mackey@us.aflac.com](mailto:Nancy_mackey@us.aflac.com)  
[ladyaflac@aol.com](mailto:ladyaflac@aol.com)

**CERTIFIED MAIL**  
**9589 0710 5270 0679 4486 12**

and that a copy was delivered to: Licensing and Anti-Fraud Division

  
Antuanya "Bo" DeBose