## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

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STATE OF OKLAHOMA, ex rel. JOHN D.	)	APR 05 2011
DOAK, Insurance Commissioner, Petitioner,	)	INSURANCE COMMISSIONER OKLAHOMA
VS.	.)	CASE NO. 11-0391-DIS OKLAHOWA
UNION MUTUAL INSURANCE COMPANY, a		
licensed insurer in the State of Oklahoma,		
Respondents.	)	

# CONDITIONAL ADMINISTRATIVE ORDER AND NOTICE OF RIGHT TO BE HEARD

COMES NOW the State of Oklahoma, ex rel., John D. Doak, Insurance Commissioner, by and through counsel and alleges and states as follows:

#### **JURISDICTION**

- John D. Doak is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code 36 O.S. §§ 101-7004.
- 2. Respondent Union Mutual Insurance Company ("Union Mutual") is a licensed insurer in the State of Oklahoma holding license number 28681.

#### **FINDINGS**

- 1. On or about February 28, 2011, an inquiry regarding a claim which arose under an insurance contract was forwarded by the Oklahoma Insurance Department to Union Mutual.
  - 2. The thirtieth (30<sup>th</sup>) day after the date of the inquiry was March 30, 2011.
- 3. Union Mutual provided a response to the inquiry on April 4, 2011, five (5) days after the end of thirty (30) day response requirement.

#### CONCLUSIONS

The allegations are found to be true and correct and Respondents have violated 36 O.S. § 1250.4(B) by failing to furnish an adequate response to an inquiry from the Commissioner within thirty (30) days from the date of the inquiry.

#### ORDER

IT IS THEREFORE ORDERED that Union Mutual Insurance Company shall provide a response to the inquiry referenced above and is fined in the amount of Five Hundred Dollars (\$500.00). The response and fine are to be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Order.

Respondent is further notified that they may request a hearing within 30 days of the receipt of this Order concerning this action and upon such request the Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Kim M. Rytter, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> Suite 100, Oklahoma City, Oklahoma 73112 and state the basis for requesting the hearing.

If Respondent does not request a hearing within the 30 days allotted this Order shall be a **FINAL ORDER** on the 31<sup>st</sup> day following the receipt of the Order.

WITNESS My Hand and Official Seal this 5<sup>th</sup> day of April, 2011.



JOHN D. DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA

Kim M. Rytter

Assistant General Counsel 3625 NW 56<sup>th</sup> Street, Suite 100 Oklahoma City, Oklahoma, 73112 (405) 521-2746

Kim M. Rytter

### CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing Order was mailed certified, return receipt requested on this 5<sup>th</sup> day of April, 2011, to:

Union Mutual Insurance Company P.O. Box 720060 Oklahoma City, OK 73172

CERTIFIED MAIL NO: 7008 1830 0003 9411 7095

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SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
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 maildle ENED or on the front if space perroll AHOMA INSURANCE D.  APR 0 8 2  Union Mutual Insurance Co.  P.O. Box 720060	D. Is delivery address different from item 1?	
Oklahoma City, OK 73172  11-0391-015/KMR(ATI)  Cond. Admin. Ord	3. Service Type  Certified Mail	
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