BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

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STATE OF OKLAHOMA, ex rel. JOHN D.	
DOAK, Insurance Commissioner,	SEP 0 ₆ 2011
Petitioner, vs.) INSURANCE COMMISSIONER OKLAHOMA
AMERICAN MERCURY INSURANCE COMPANY, a licensed property and casualty insurer in the State of Oklahoma,) CASE NO. 11-0592-DIS))
Respondent.)

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 American Mercury Insurance Company ("Respondent") is a licensed producer in the State of Oklahoma holding license number 0456/ NAIC 16810.

FINDINGS

- 1. On or about March 24, 2011, an inquiry regarding a claim which arose under an insurance contract was forwarded by the Oklahoma Insurance Department to Respondent.
 - 2. The thirtieth (30th) day after the date of the inquiry was April 23rd, 2011.
 - 3. Respondent failed to provide any response to the inquiry.
 - 4. Respondent was fined five hundred dollars (\$500.00) by the Department on August

9th, 2011 for the failure to respond.

4. Respondent has provided the Department with mitigating circumstances as to why the response was not received.

ORDER

IT IS THEREFORE ORDERED that the August 9th fine of five hundred dollars, and the corresponding order issuing it, shall be deemed void provided the Respondent pays the statutory minimum fine of one hundred dollars (\$100.00). The fine is 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 Mark A. Willingham, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Suite 100, Oklahoma City, Oklahoma 73112 and state the basis for requesting the hearing.

If Respondents do not request a hearing within the 30 days allotted this Order shall be a **FINAL ORDER** on the 31st day following the receipt of the Order.

WITNESS My Hand and Official Seal this 6th day of September, 2011.



JOHN D. DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA

Mark A. Willingham Assistant General Counsel Oklahoma Insurance Department 3625 NW 56th Street, Suite 100 Oklahoma City, Oklahoma, 73112 (405) 521-2746

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 6^{th} day of September, 2011, to:

American Mercury Insurance Co. ATTN: Chris A. Perry

PO Box 728847

Oklahoma City, OK 73172

Mark A. Willingham

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