

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

FILED

MAY 05 2015

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN)
D. DOAK, Insurance Commissioner,)
)
Petitioner,)
)
v.)
)
)
WENDY TERRELL GRANTIER, a licensed)
nonresident adjuster in the State of Oklahoma,)
Respondent.)

Case No. 14-1216-DIS

**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 his attorney, Barron B. Brown, and alleges and states as follows:

JURISDICTION AND AUTHORITY

1. John 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 et seq., including the Insurance Adjuster Licensing Act, 36 O.S. § 6201 et seq.
2. The Insurance Commissioner may censure, suspend, revoke or refuse to issue or renew an adjuster's license and or may levy a fine up to \$1,000.00 for each violation of the Oklahoma Insurance Code. 36 O. S. § 6219 and § 6220(A) and (B).

ALLEGATIONS OF FACT

1. The Oklahoma Insurance Department's ("OID") Consumer Assistance Division received a complaint from Donna Billy ("Billy") against Lloyd's of London ("Lloyd's"). April Morris ("Morris") was the Consumer Assistance analyst that handled the complaint. Morris corresponded with Lloyd's concerning Billy's complaint and determined, through a search of the

National Association of Insurance Commissioners (“NAIC”) State Based Systems (“SBS”) Database, that the adjuster on Billy’s claim, Wendy Terrell Grantier (“Respondent”), was not actively licensed as an adjuster in the State of Oklahoma during the time in which Billy’s claim was being handled. Billy’s claim with Lloyd’s occurred on or about April 28, 2014. The SBS Licensee Summary showed that Respondent was not licensed as an Oklahoma adjuster until September 9, 2014. A copy of Respondent’s SBS Licensee Summary is attached as Petitioner’s Exhibit A.

2. Lloyd’s, in a September 3, 2014 e-mail responding to Morris’ request for the Oklahoma license number for Respondent, stated that it had been advised by a third-party that Respondent was not currently licensed as an adjuster in Oklahoma. A copy of this e-mail exchange is attached as Petitioner’s Exhibit B.

3. Morris asked Lloyd’s for a list of all claims that Respondent adjusted in Oklahoma prior to being licensed on September 9, 2014. Respondent adjusted three claims in Oklahoma prior to obtaining licensure. A copy of this list, sent via e-mail by Lloyd’s, is attached as Petitioner’s Exhibit C.

ALLEGED VIOLATIONS OF LAW

1. Respondent violated 36 O.S. § 6220 (A)(9) by acting or holding herself out as an insurance adjuster in this state while unlicensed.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 6220(A)(9) and therefore **Respondent is FINED Three Hundred Dollars (\$300.00) payable within thirty (30) days of the date of mailing.** The \$300.00 civil fine shall be paid by money order or cashier’s check made payable to the Oklahoma Insurance Department. Failure to pay

the civil fine may result in further administrative action being taken against you.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED 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 this Order. A request for hearing should be in writing addressed to Barron B. Brown, Oklahoma Insurance Department, Legal Division, 3625 NW 56th St., Suite 100, Oklahoma City, Oklahoma 73112. The request for hearing must state the grounds for the request to set aside or modify the Order.

Any such hearing shall be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. § 250-323. If the Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as notice of the matters to be reviewed at the hearing, and the Allegations of Fact, Alleged Violations of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 5th day of May, 2015.

JOHN DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Barron B. Brown
Barron B. Brown
Assistant General Counsel
3625 NW 56th St., Suite 100
Oklahoma City, OK 73112

CERTIFICATE OF MAILING

I, Barron B. Brown, hereby certify that a true and correct copy of the above and foregoing Conditional Administrative Order and Notice of Right to be Heard was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 5th day of May, 2015, to:

Wendy Terrell Grantier
5903 Manassas Dr.
Baton Rouge, LA 70817

CERTIFIED MAIL NO: 7014 2870 0000 5493 2033

and that a copy was delivered to:

Courtney Phipps
Licensing Division

April Morris
Jason Johnston
Consumer Assistance/Claims Division



Barron B. Brown
Assistant General Counsel

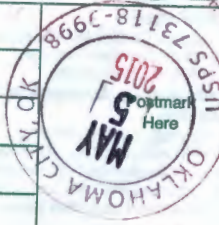
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OFFICIAL USE

7014 2870 0000 5493 2033

Postage \$
 Certified Fee
 Return Receipt Fee
 (Endorsement Required)
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 (Endorsement Required)
 Total Postage & Fees \$



Sent To
 Street & Apt. No.,
 or PO Box No.
 City, State, ZIP+4

Wendy Terrell Grantier
 5903 Manassas Dr.
 Baton Rouge, LA 70817
 rlg/14-1216-DIS/Cond. Adm. Ord.

PS Form 3800, July 2014

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:

Wendy Terrell Grantier
 5903 Manassas Dr.
 Baton Rouge, LA 70817
 rlg/14-1216-DIS/Cond. Adm. Ord.

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail® Priority Mail Express™
 Registered Return Receipt for Merchandise
 Insured Mail Collect on Delivery

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number
 (Transfer from service label)

7014 2870 0000 5493 2033

PS Form 3811, July 2013

Domestic Return Receipt



SBS Ver 5.0.0



Licensee Summary

Most Recently Viewed

SSN
FEIN

SSN/FEIN: License Number: NPN:

Search

Reset

Duplicate License

State API

(Comprehensive History)
Expand / Collapse All

Market Individual Search

(License Print History)

(Optional Data) (Optional Data History)

LICENSEE DEMOGRAPHICS

(Name & Address History)

(Block History Report)

Name: GRANTIER, WENDY TERRELL
DBA/Trade Name:
Date of Birth: 10/10/1967
Employer Name:
CRD#:

SSN: 428-43-3346
Is Resident?: No
Is Blocked?: No
E Flag: No

Natl Producer#: 11029516
Domicile State: LOUISIANA
Veteran Status:
C Flag: Yes

License Class Adjuster Status Active
Residence Address 5903 MANASSAS DR BATON ROUGE, LA 70817
County:
Country: United States
Email:
Phone: 225-751-2614
Toll Free Number:
Mobile Number:

Effective Date 09/09/2014 Expiration Date 10/31/2016
Business Address 3042 OLD FORGE DR BATON ROUGE, LA 70808
County:
Country: United States
Email: wendy.grantier@lipca.com
Phone: 800-893-9887
Secondary/Toll Free Phone:
Toll Free Number:
Mobile Number:
Fax:

Background Questions History Report
Mailing Address 5903 MANASSAS DR BATON ROUGE, LA 70817
County:
Country: United States
Toll Free Number:
Email: wendy.grantier@lipca.com

Exam Details

Adjuster LICENSE INFORMATION (amend)

(Status History)

License #: 0100199790	Status: <u>Active</u>	Status Date: 09/09/2014
First Active Date: 09/09/2014	Effective Date: 09/09/2014	Expiration Date: 10/31/2016
Legacy License ID:	Renewal Sent? No	
Designated Home State:		

Line Name <u>(add delete)</u> <u>(Loa History)</u>	Qualification	School Code	Exam/Cert Date	Line Status	Status Date	Effective Date
Property	Letter of Clearance		09/09/2014	Approved	09/09/2014	09/09/2014

Casualty Letter of Clearance 09/09/2014 Approved 09/09/2014 09/09/2014

CORRESPONDENCE LIST

[\(Create Correspondence\)](#)

Attachment Details

[\(View All Attachments\)](#)

[\(External Attachment Filing\)](#) [Search Attachments](#) [\(Print PDF Files\)](#)

[\(Upload Attachment\)](#)

[Add Relationship](#)

RELATIONSHIP

[Terminate Relationship](#) [\(Relationship History\)](#)

License Number: <input type="text"/>	<input type="button" value="🔍"/> (Click the magnifying glass to search for Licensee Relationship)	<input type="button" value="Search"/>					
Relationship Status	Relationship Type	License Type	Related License Number	Related Licensee Name	Related License Type	DLN	Effective Date
No data available.							

LICENSE NOTES [\(Add New Note\)](#)

[\(Notes History\)](#)

Created By	Date Updated	License Notes Group	Notes	Update
<input type="checkbox"/> HideNotes				
NIPR USER	09/09/2014		NEW BUSINESS CHECK COMPLETE. NO RIRS. 9/9/14 BRB	update

[Add Appointment](#)

APPOINTMENTS

[\(Appointment History\)](#)

No appointments found.

BUSINESS ENTITY AFFILIATIONS

[\(DRLP History\)](#)

No data available.

Owners, Partners, Officers and Directors

[\(OPOD History\)](#)

No data available.

BRANCH OFFICES [\(Maintenance\)](#)

Branch Number	Effective Date	Branch Address	City, State ZIP
No branch offices found.			

FOLLOW-UP INFORMATION

[\(Add Follow-Up Information\)](#)

Follow-up Date	Is Completed	Completion Date	Created By	Date Updated	Notes	Update
No data available.						

FEE DETAILS

Source	Transaction Date	State Fee	CC/E-Check Fee	Transaction Fee	Check/CC Number	Check/CC Date	Check/CC Amount	Check Returned?	Refund?	Account#	Distribution ID
<input type="checkbox"/> Hide Fees											
NIPR - ORIGINAL NRL APPLICATION	09/09/2014	\$53.63	\$0.00	\$0.00			\$53.63	[]	[]		

SBS 2014 Fall Warranty

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Powered By





From: Daniels, Mike
To: April Morris
Subject: RE: Ron & Donna Billy/Claim #2114050001
Date: Wednesday, September 03, 2014 5:28:04 AM

Dear Ms Morris

Further to you below email, and patience while I have sought the information you seek.

Today I have heard from underwriters regarding this subject. They have advised me the following:

"We have had a response from our coverholder who has advised that the handling adjuster has a license in Los Angeles which they thought was automatically reciprocal with Oklahoma. They have now found out that a fee needs paying which they were in the process of sorting out late last week. I have sent a further chaser email asking whether this has now been completed".

I will keep you informed of further developments.

Regards

Michael Daniels
Case Officer
Market Services
Lloyd's
Telephone +44 (0)1634 39 2003
www.lloyds.com

SAVE PAPER - THINK BEFORE YOU PRINT

From: April Morris [mailto:April.Morris@oid.ok.gov]
Sent: 22 August 2014 17:09
To: Daniels, Mike
Subject: Ron & Donna Billy/Claim #2114050001

OID File #45971

Mr. Daniels,

I am unable to find an Oklahoma Adjuster License number for Wendy Grantier. Please provide this information as soon as possible.

Thank you,

April Morris, CIC, CISR
Analyst
Consumer Assistance/Claims Division

OKLAHOMA INSURANCE DEPARTMENT | Consumer Assistance Division
3625 NW 56th ST STE 100 | OKLAHOMA CITY OK 73112-4511



405-521-2991



405-521-6652



april.morris@oid.ok.gov



Please consider the environment and print this email only if absolutely necessary.

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Lloyd's is authorised under the Financial Services and Markets Act 2000

ClaimNumber	PolicyNumber	PolicyEffectiveDate	PolicyExpirationDate	AggregateLimit
2111090010	LLB-OK-GL-21508598-00	2/8/2011 0:00	10/4/2011 0:00	\$2,000,000
2113080001	LLB-OK-GL-21508737-02	3/24/2013 0:00	3/24/2014 0:00	\$1,000,000
2114050001	LLB-OK-GL-21507498-03	6/1/2013 0:00	6/1/2014 0:00	\$300,000



OccurrenceLimit	Deductible	Insured	InsuredStreet
\$1,000,000	\$1,000	Northwest Choppers Lawncare	6905 Briar Creek Dr
\$1,000,000	\$500	BRH Lawncare & Landscaping LLC	2717 NW 115th Street
\$200,000	\$500	Countryside Pest & Lawn LLC	PO Box 890235

InsuredCSZ	Status	Type
Oklahoma City, OK 73162	Closed	Property Damage
Oklahoma City, OK 73120	Closed	Property Damage
Oklahoma City, OK 73189	Open	Property Damage

Facts

OK - ALLEGEDLY SCRATCHED VEHICLE FROM WEEDEATING

Insured Shattered window and sprayed rocks on the side of the car while cutting grass

Claimants are alleging the Insured burnt their lawn when he treated last year, no soil samples were taken

ReportedDate	LossDate	SuitDate	ApplicableCoverage	AmendedLimitsProject
6/15/2011	6/3/2011		Lawn & Ornamental	
7/29/2013	7/20/2013		Lawn & Ornamental	
4/28/2014	7/11/2013		Lawn & Ornamental	

SupplementalLimitsProject	Location	ClaimState
	6905 Briar Creek Dr, Oklahoma City, OK 73162	OK
	11513 N Miller Ave, Oklahoma City, OK 73120	OK
	9200 South Grace Drive, Oklahoma City, OK 73189	OK

Representative	Claimants	ClaimantAddress	ClaimantStreet
NT AUTHORITY\SYSTEM	Travis Harrison		4100 Kitty Hawk
LIPCA\wendygrantier	Mitzi Hernandez		3201 Double Drive
LIPCA\wendygrantier	Ron Billy		8501 Council Road

ClaimantCSZ	TotalIncurred	LossIncurred	DeductibleIncurred	LaeIncurred	RecoveryIncurred
Blanchard, OK 73010	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Norman, OK 73069	\$3,597.16	\$3,947.16	(\$500.00)	\$150.00	\$0.00
Oklahoma City, OK 73189	\$17,000.00	\$2,000.00	\$0.00	\$15,000.00	\$0.00

TotalPaid	LossPaid	DeductiblePaid	LaePaid	RecoveryPaid	TotalPayable	LossPayable
\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00
\$3,597.16	\$3,947.16		\$150.00	\$0.00	\$0.00	\$0.00
\$3,178.06	\$0.00		\$3,178.06	\$0.00	\$3,613.43	\$0.00

DeductiblePayable	LaePayable	RecoveryPayable	LossReserveBalance	DeductibleReserveBalance
	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00
	\$3,613.43	\$0.00	\$2,000.00	(\$500.00)

LaeReserveBalance	RecoveryReserveBalance
\$0.00	\$0.00
\$0.00	\$0.00
\$8,208.51	\$0.00