

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

FEB 09 2016

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, INSURANCE COMMISSIONER,)
)
Petitioner,)
v.)
)
MIKAYLA RAE HARLOW, a licensed)
Insurance producer,)
)
Respondent.)

Case No. 16-0055-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 undersigned attorney, and alleges and states as follows:

JURISDICTION

1. 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 et seq.

2. Respondent is a licensed insurance producer holding license number 100204315. Her address of record with the Oklahoma Insurance Department is 407 N. J, Duncan, OK 73533.

ALLEGATIONS OF FACT

1 On August 24, 2015, the Oklahoma Insurance Department's Anti-Fraud Unit received a complaint from James Tuley. Tuley is Counsel for Shelter Insurance. Tuley complained that Mikayla Harlow, a licensed insurance producer employed by Shelter Insurance agent James Hennan, added a rental reimbursement endorsement on July 30, 2015, to a Shelter policy which covered her mother, Christy Harlow and her brother, Walter Hawkins. Both parties vehicles were

listed on the policy as garaged at the same Duncan, Oklahoma residence.

2. The rental reimbursement addition was made by Mikayla Harlow charging the premium on her credit card at 1:59 p.m. on July 30, 2015. Harlow backdated the addition to the policy to reflect the change on July 27, 2015, at 10:16 a.m. Harlow's brother, Walter Hawkins, was involved in a vehicle accident and a first notice of loss was reported on July 30, 2015, at 1:56 p.m. by claimant Beth Franks. The loss date and time was reported as July 30, 2015, at 1:30 p.m., or twenty-nine (29) minutes prior to adding the coverage on the policy. The insurer denied coverage to the insured.

3. Upon further examination, it was determined that Hawkins' vehicle was not garaged in Duncan at Christy Harlow's home; but was garaged in Norman, Oklahoma at the address provided by Walter Hawkins to the claims adjuster. Christy Harlow had received a multi-car discount that should not have occurred. James Hennan terminated Mikayla Harlow on August 11, 2015 for backdating the insurance policy for rental reimbursement coverage.

ALLEGED VIOLATIONS OF LAW

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.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. § 1435.13(A)(8) and therefore **Respondent is FINED in the amount of FIVE HUNDRED DOLLARS (\$500.00) payable within thirty (30) days of the date of mailing.**

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 of this Order. Such request for hearing, if desired, shall be made in writing addressed to Julie Meaders, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Street, Suite 100, Oklahoma City, Oklahoma 73112 and must be served on the Oklahoma Insurance Department within the thirty (30) days allotted. The proceedings on any such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250 et seq.

WITNESS My Hand and Official Seal this 9th day of February 2016.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA


Julie Meaders
Deputy General Counsel

CERTIFICATE OF MAILING

I, Julie Meaders, 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 via certified mail with postage prepaid and return receipt requested on this 9th day of February, 2016 to:


Mikayla Rae Harlow
407 N J
Duncan, OK 73533

CERTIFIED MAIL NO. 7015 0640 0002 7406 6323

and that a copy was delivered to:

Licensing Division

Anti-Fraud Division



Julie Meaders

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
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 Total Postage and Fees \$



Sent To Mikayla Rae Harlow
 407 N J
 Street and Apt. No., or PO Box Duncan, OK 73533
 City, State, ZIP+4® rlg/16-0055-DIS(JAM)/Cond Adm Ord

PS Form 3800, April 2015 PSN 7530-02-000-9053

7015 0640 0002 7406 6323

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- 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:
 Mikayla Rae Harlow
 407 N J
 Duncan, OK 73533
 rlg/16-0055-DIS(JAM)/Cond Adm Ord



9590 9403 0272 5155 0718 77

2. Article Number (Transfer from service label)
 7015 0640 0002 7406 6323

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 Mikayla Harlow Agent
 Addressee
 B. Received by (Printed Name) C. Date of Delivery
 Mikayla Harlow FEB 17 2016
 Legal Division
 OKLAHOMA INSURANCE DEPARTMENT
 If delivery address different from item 1? Yes
 If YES, enter delivery address below: FEB 12 2016
 USPS-73533

3. Service Type
 Adult Signature Priority Mail Express®
 Adult Signature Restricted Delivery Registered Mail™
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