

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

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
)
Petitioner,)
)
v.)
)
TERRAN WATTERS-FLETCHER,)
an applicant for reinstatement of adjuster)
license,)
)
Respondent.)

Case No. 18-0327-DEN

FILED

MAY 18 2018

**[INSURANCE COMMISSIONER]
OKLAHOMA**

**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 counsel, and alleges and states as follows:

JURISDICTION

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and 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 Adjusters Licensing Act, 36 O.S. §§ 6201 et seq.

2. Terran Watters-Fletcher (“Respondent”) is an applicant to reinstate her nonresident adjuster license #100169147 in the State of Oklahoma. Respondent’s mailing address of record is 2890 Daniel Park Run, Dacula, GA 30019-7814.

3. The Insurance Commissioner may censure, suspend, revoke or refuse to issue a renewal license issued pursuant to the Oklahoma Adjusters Licensing Act and/or may be subject

to a fine of not more than \$1,000.00 for each violation of the Oklahoma Insurance Code. 36 O.S. § 6220.

ALLEGATIONS OF FACT

1. On or about September 27, 2017, Respondent applied for reinstatement of her adjuster license with the Oklahoma Insurance Department (“OID”). Her license has lapsed on August 31, 2017 for failing to renew. On the application form, question two asks: “Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceedings regarding any professional or occupational license?” Respondent answered “no” to this question.

2. The OID Licensing Administrator requested a letter of explanation after locating a 2013 Georgia Consent Order, Case Number 11011835, showing that Respondent had been named and involved as a party in an administrative proceeding. The administrative order had not been previously reported to the Department as required by 36 O.S. § 6222:

An adjuster shall report to the Insurance Commissioner any administrative action taken against the adjuster in another jurisdiction or by another governmental agency in this state within thirty (30) days of the final disposition of the matter. This report shall include a copy of the order, consent to order or other relevant legal documents.

3. The Licensing Division requested a written letter of explanation for Respondent’s failure to report the Georgia Order to Oklahoma within thirty (30) days of disposition and also for failing to report the Georgia Order on her application to reinstate her adjuster license. The Licensing Administrator waited sixty (60) days for Respondent to submit her written letter of explanation but no response was received and her application was withdrawn.

4. On or about April 16, 2018, Respondent reapplied for reinstatement of her adjuster license with the Oklahoma Insurance Department (“OID”) which still remained lapsed

for failing to renew. On the application form, question two asks: "Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction arbitration proceedings regarding any professional or occupational license?" Once again, Respondent answered "no" to this question.

5. The Licensing Administrator once again requested a written letter of explanation for not previously reporting the Georgia Order to Oklahoma within thirty (30) days of disposition and also for failing to report the Georgia Order on her second application to reinstate her adjuster license. The Licensing Administrator spoke with the Respondent on April 27, 2018 and advised Respondent she still had not provided a written letter of explanation for failing to report the action within thirty (30) days and failing to disclose the action in either the first or second application.

6. Respondent provided her written explanation on April 30, 2018.

ALLEGED VIOLATIONS OF LAW

1. Respondent violated 36 O.S. § 6220(A)(1); material misrepresentation in obtaining an adjuster's license.

2. Respondent violated 36 O.S. § 6220(A)(8) by violating 36 O.S. § 6222; failing to report an administrative action taken against the adjuster in another jurisdiction within thirty (30) days of the final disposition of the matter.

ORDER

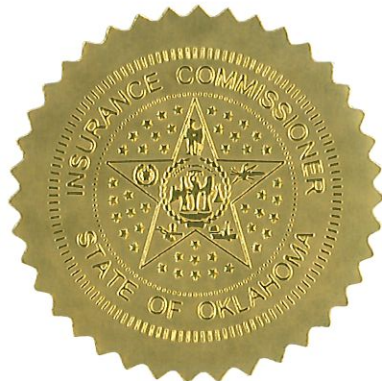
IT IS THEREFORE ORDERED by the Insurance Commissioner that Respondent is **FINED TWO HUNDRED AND FIFTY DOLLARS (\$250.00)** for violation of 36 O.S. § 6220(A)(1) and (8). **The \$250 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. Respondent's license will be reinstated upon receipt of

payment of the fine and reporting of the administrative action. Failure to pay the fine or request a hearing within thirty (30) days will result in the reinstatement application being withdrawn.

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 Julie Meaders, 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 Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 308a et seq. 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 18th day of May 2018.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Julie Meaders

Julie Meaders
Deputy General Counsel
Oklahoma Insurance Department
3625 NW 56th St., Suite 100
Oklahoma City, OK 73112

CERTIFICATE OF MAILING

I 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 certified mail, with postage prepaid and return receipt requested, on this 18th day of May 2018, to:

Terran Watters-Fletcher
2890 Daniel Park Run
Dacula, GA 30019-7814

CERTIFIED MAIL NO. 9214 8902 0982 7500 0086 91

and a copy was delivered to:

Licensing Division



Julie Meaders



JOHN D. DOAK
Insurance Commi
 Oklahoma Insurance D
 5 Corporate Plaza
 3625 N.W. 56th St., Ste
 Oklahoma City, OK 731

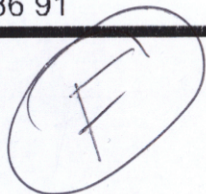
CERTIFIED MAIL™

USPS CERTIFIED MAIL



9214 8902 0982 7500 0086 91

TERRAN WATTERS-FLETCHER
 2890 DANIEL PARK RUN
 DACULA GA 30019-7814



NEOPOST

FIRST-CLASS MAIL

05/18/2018

US POSTAGE \$006.16⁰⁰



ZIP 73112
 041M11276941

RECEIVED
 OKLAHOMA INSURANCE DEPARTMENT

JUN 06 2018

Legal Division

JUN 5 '18 am 10:24

300 NFE 1 317C0006/01/18
 FORWARD TIME EXP RTN TO SEND
 FLETCHER
 1117 CLEAR STREAM RDG
 AUBURN GA 30011-4691

FWD
 73112>4519

RETURN TO SENDER

