

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

FILED
DEC 18 2018
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN DOAK, Insurance Commissioner,)	
)	
Petitioner,)	
)	
vs.)	Case No. 18-0892-DIS
)	
RANADA S. JAMES, a nonresident adjuster,)	
)	
Respondents.)	

CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD

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

JURISDICTION

1. John 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 Unfair Claims Settlement Practices Act, *36 O.S. §§ 1250.1 et seq.*

2. Respondent Ranada S. James (“Respondent James”) is a nonresident adjuster that was licensed in the State of Oklahoma, license number 40111294. Respondent James’ mailing address of record is 1216 Haworth St, Philadelphia PA 19124-2508.

3. The Insurance Commissioner may take disciplinary action against an adjuster pursuant to the Insurance Adjuster Licensing Act including levy a fine not more than \$1,000.00 for each violation. *36 O.S. §§ 6220(A)–(B).*

4. The Department shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by this title against any person who is under investigation for

or charged with a violation even if the person's license or registration has been surrendered or has lapsed by operation of law. *36 O.S. § 6220(E)*.

FINDINGS OF FACT

5. On or about December 31, 2015, Ranada S. James' adjuster license for the State of Oklahoma expired.

6. From approximately December 31, 2015 to June 4, 2018, Respondent James adjusted seven (7) claims for Pennsylvania Lumbermens Mutual Insurance Company.

7. As a result, these seven (7) claims were adjusted by Respondent James while her license was expired.

8. The Insurance Commissioner may subject any person violating the provisions of the Insurance Adjusters Licensing Act to civil fines of not more than \$1,000 for each violation. *See 36 O.S. §§ 6220(A)–(B)*.

9. Pursuant to the Insurance Adjuster Licensing Act, an adjuster shall have authority in accordance with his or her license only to investigate or report to his or her principal upon claims on behalf of the insurers if the adjuster is licensed as an insurance adjuster, or on behalf of the insured if licensed as a public adjuster. *36 O.S. § 6216(A)*. *See 36 O.S. § 6220(A)(9)* (“Adjusting losses or negotiating claim settlements arising pursuant to provisions of insurance contracts on behalf of an insurer or insured without proper licensing from the Commissioner....”).

10. The Insurance Commissioner shall impose a civil penalty of not more than \$1,000.00 per violation of the Insurance Adjuster Licensing Act. *See 36 O.S. §§ 6220(A)–(B)*.

VIOLATIONS OF LAW

11. Respondent violated 36 O.S. §§ 6216(A) & 6220(A)(9) writing claims while her adjuster license is expired in the State of Oklahoma.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner that Respondent is hereby **FINED THREE HUNDRED DOLLARS (\$300.00)** for violation of 36 O.S. §§ 6216(A) & 6220(A)(9). **The \$300.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$300.00 civil fine shall be paid by **money order or cashier's check**.

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 Findings 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 will 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 Teresa L. Green, 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 will 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 will act as notice of the matters to be reviewed at the hearing, and the Findings of Fact, Violations of Law, and penalties imposed in this Conditional Order will be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 18th day of December, 2018.



JOHN DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in blue ink, appearing to read "Teresa L. Green", written over a horizontal line.

Teresa L. Green, OBA #32897
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112
Telephone: (405) 521-4063
Facsimile: (405) 522-0125

CERTIFICATE OF MAILING

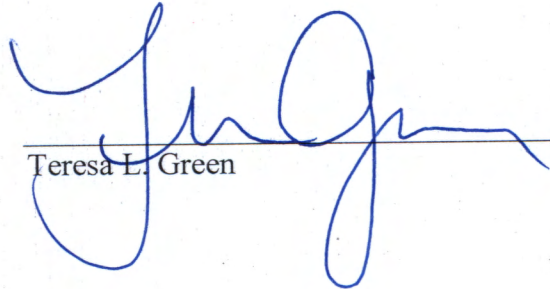
I, Teresa L. Green, hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to be Heard* was mailed by certified mail, with postage prepaid and return receipt requested, on this 18th day of December, 2018 to:

Ranada S. James
1216 Haworth St
Philadelphia PA 19124-2508

CERTIFIED MAIL NO. 9214 8902 0982 7500 0157 67

and a copy was delivered to:

Consumer Assistance Division

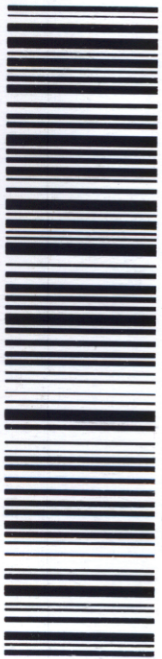


Teresa L. Green



JOHN D. DC
Insurance Comm.
 Oklahoma Insurance Depo
 5 Corporate Plaza
 3625 N.W. 56th St., Ste. #100
 Oklahoma City, OK 73112-4511

CERTIFIED MAIL



9214 8902 0982 7500 0157 67

RANADA S JAMES
 1216 HAWORTH ST
 PHILADELPHIA PA 19124-2508

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Legal Division

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