

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

FILED
APR 09 2019
INSURANCE COMMISSIONER
OKLAHOMA

**STATE OF OKLAHOMA, ex rel. GLEN
MULREADY, Insurance Commissioner,**

Petitioner

v.

**RONNI SUE ENRIQUEZ, for renewal of
insurance producer license in the State of
Oklahoma,**

Respondent.

Case No. 19-0124-DEN

FINAL ADMINISTRATIVE ORDER

This matter is a denial proceeding under the Oklahoma Producer Licensing Act. 36 O.S. §§ 1435.1 *et seq.* The Oklahoma Insurance Department (the "Department") notified Respondent on February 25, 2019, that her application for renewal of her individual insurance producer license was denied for having been convicted of felonies pursuant to 36 O.S. § 1435.13(A)(6) and failing to timely report an action pursuant to 36 O.S. § 1435.18. Respondent requested a formal administrative hearing before an independent hearing examiner concerning the matter on February 26, 2019.

The Hearing was held before the undersigned Hearing Examiner on March 26, 2019. Petitioner appeared by counsel Sara A. Worten. Respondent appeared pro se. Witnesses were sworn and testified, exhibits were admitted and argument of counsel heard.

FINDINGS OF FACT

1. Glen Mulready 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.*

2. Respondent Ronni Sue Enriquez ("Respondent") is an applicant for renewal of her Oklahoma resident insurance producer license.

3. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license issued pursuant to the Oklahoma Producer Licensing Act 36 O.S. § 1435.13(A) and (D).

4. Petitioner afforded Respondent an opportunity for hearing by sending the *Notice of Hearing and Order to Show Cause* by certified mail return receipt requested and my electronic mail on March 11, 2019 to Respondent. The *Notice of Hearing and Order to Show Cause*, filed on March 11, 2018, stated the matters asserted, and stated the time, place and nature of the hearing, cited legal authority and jurisdiction, and referred to particular sections of the statutes involved.

5. The Insurance Commissioner, pursuant to 36 O.S. § 319, may appoint an independent hearing examiner who shall sit as a quasi-judicial officer.

6. The Insurance Commissioner appointed John D. Miller to hear the case as the independent Hearing Examiner.

7. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department. Neither party requested a full stenographic record of the proceedings.

8. The following exhibits were introduced and admitted:

- a. Exhibit 1 – Respondent's 2017 renewal application;
- b. Exhibit 2 – Respondent's 2019 renewal application;
- c. Exhibit 3 – Respondent's Felony Information;
- d. Exhibit 4 – Respondent's Judgment and Sentence;
- e. Exhibit 5 – Respondent's February 21, 2019 letter to OID;

- f. Exhibit 6 – Respondent's February 7, 2017 letter to OID;
- g. Exhibit 7 – Letters from Respondents Probation Officer;
- h. Respondent's Exhibit 1 – Character Letters (consisting of 13 pages).

9. The following witnesses were sworn and testified under oath:

- a. Courtney Khodabakhsh, Manager of Licensing Division.
- b. Ronni Sue Enriquez, Respondent
- c. Trevor Besco

10. Respondent applied for renewal of her resident insurance producer license in the State of Oklahoma. Respondent initially received her producer license in May 2015. Her address of record is 5721 Rushing Road, Oklahoma City, Oklahoma 73099-7313.

11. Respondent made application for renewal of her resident insurance producer license in 2017 and did not disclose any criminal history. On the 2017 application she checked "no" to questions 1(a) and 1(b) which asks if the applicant has ever been convicted of a misdemeanor/felony, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor/felony, which has not been previously report to this insurance department?". Her license was renewed in 2017.

12. Respondent made application for renewal of her resident insurance producer license on February 2019. On the 2019 application she checked "yes" to question 1(b) which asks if she had been convicted of a felony.

13. On Respondent's 2019 renewal application, she disclosed that on or about March 24, 2016, she was charged criminally in Oklahoma County and later convicted on or about March 7, 2018 of Possession of CDS (heroin) with Intent to Distribute, a felony; Maintaining Dwelling where CDS was Kept, a felony; Possession of a Sawed-off Shotgun, a felony, and

possession of CDS- marijuana, a misdemeanor in State of Oklahoma vs. Ronnie S. Enriquez, Case No. CF-2016-2326.

14. Respondent did not disclose the Case No. CF-2016-2326 to the Insurance Commissioner until February 2019.

CONCLUSIONS OF LAW

1. Respondent's actions enumerated above are in violation 36 O.S. § 1435.13(A)(6), having been convicted of a felony.

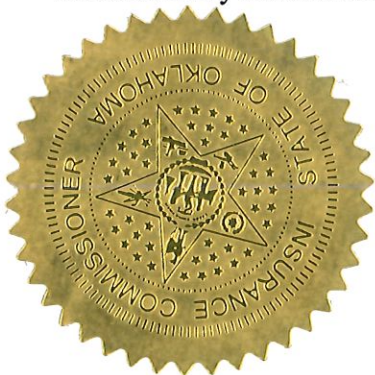
2. Respondent provided incorrect, misleading, incomplete or materially untrue information on her 2017 application by failing to disclose she was charged with felonies and a misdemeanor in violation of 36 O.S. § 1435.13(A)(1.)

3. Respondent failed to timely disclose the criminal proceeding initiated Oklahoma County District Court on or about Marcy 24, 2016, accordance with 36 O.S. § 1435.18(B) which requires disclosure to the Insurance Commissioner of any criminal prosecution within 30 days of the initial hearing date in violation of 36 O.S. § 1435.13(A)(2).

ORDER

IT IS THEREFORE ORDERED that Respondent Ronni Sue Enriquez is fined in the amount of \$150.00 per violation for a total fine of \$450.00, and ordered to pay the costs of the proceeding in the amount of \$125.00. Upon payment of the fines and costs, Respondent's resident insurance producer's license shall be renewed.

WITNESS My Hand and Official Seal this 4th day of April 2019.





JOHN D. MILLER
INDEPENDENT HEARING EXAMINER
OKLAHOMA INSURANCE DEPARTMENT

CERTIFICATE OF MAILING

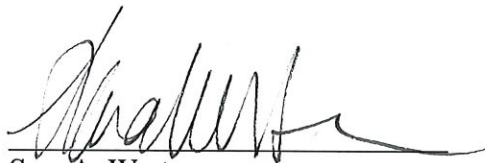
I, Sara A. Worten, hereby certify that a true and correct copy of the above and foregoing Notice of Hearing and Order to Show Cause was mailed certified mail, postage prepaid with return receipt requested and by electronic mail on the 9th day of April 2019, to:

Ronni Sue Enriquez
5721 Rushing Road
Oklahoma City, OK 73099-7313
Ronni.enriquez@csaa.com

CERTIFIED MAIL NO:
9214 8902 0982 7500 0194 37

and that a copy was delivered to:

Karen Wojtek
Courtney Khodabakhsh
Producer Licensing Division



Sara A. Worten
Assistant General Counsel




19-0124-DEN
DAW

Date Produced: 04/22/2019

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0194 37. Our records indicate that this item was delivered on 04/19/2019 at 03:34 p.m. in OKLAHOMA CITY, OK 73132. The scanned image of the recipient information is provided below.

Signature of Recipient :


Ronnie Enriquez

Address of Recipient :

5721 Rushing Rd
OKC OK 73132

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

RONNIE SUE ENRIQUEZ
5721 RUSHING RD
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Customer Reference Number: C1317685.7453547