

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

APR 02 2019

**(INSURANCE COMMISSIONER
OKLAHOMA**

STATE OF OKLAHOMA, <i>ex rel.</i> GLEN)	
MULREADY, Insurance Commissioner,)	
)	
Petitioner,)	
)	
vs.)	CASE NO. 19-0200-DIS
)	
LOREN D. MORGAN, a renewal applicant for a)	
resident insurance producer license,)	
)	
Respondent.)	

**CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD**

COMES NOW the State of Oklahoma, *ex rel.* Glen Mulready, Insurance Commissioner,
by and through counsel, Brian C. Chandler, and alleges and states as follows:

JURISDICTION AND AUTHORITY

1. Glen Mulready is the Insurance Commissioner of the State of Oklahoma ("Commissioner") and administers and enforces the Oklahoma Insurance Code, *36 Okla. Stat. Ann. §§ 101 et seq.*, including the Oklahoma Insurance Producer Licensing Act, *36 Okla. Stat. Ann. § 1435.1, et seq.* The Commissioner is the chief executive officer of the Oklahoma Insurance Department ("Department"). *36 Okla. Stat. Ann. § 301.*

2. The Commissioner has jurisdiction over the subject matter raised in this administrative action and may issue penalties pursuant to *36 Okla. Stat. Ann. § 1435.13.*

3. LOREN D. MORGAN ("Applicant") is a renewal applicant for a resident insurance producer license in the State of Oklahoma. Applicant's mailing address of record is 810 38th St., Woodward, OK 73801-1840.

4. The Commissioner may censure, suspend, revoke, or refuse to issue or renew a license and/or may levy a fine up to One Thousand Dollars (\$1,000.00) for each occurrence of a violation of the Oklahoma Insurance Code pursuant to *36 Okla. Stat. Ann. § 1435.13(D)*.

5. If the Applicant requests a hearing in writing in this matter, the Commissioner will appoint an independent hearing examiner who shall sit as a quasi-judicial officer and preside over the hearing. *Okla. Admin. Code 365:1-7-1; 36 Okla. Stat. Ann. § 319*,

6. Upon written request reasonably made by a person affected by the hearing and at such person's expense, the Commissioner shall cause a full stenographic record of the proceedings to be made by a competent court reporter. *Okla. Admin. Code 365:1-7-5*.

PROPOSED FINDINGS OF FACT

7. Applicant's license expired on or about January 31, 2019 with the Oklahoma Insurance Department.

8. Applicant submitted a renewal application on March 20, 2019.

9. Applicant provided a list of insurance policies from February 1, 2019 to present wherein Applicant sold, solicited, and/or negotiated sixteen (16) insurance policies within the State of Oklahoma without proper licensure.

PROPOSED CONCLUSIONS OF LAW

10. Applicant has violated *36 Okla. Stat. Ann. § 1435.13(A)(2)* by violation of *36 Okla. Stat. Ann. § 1435.4* whereby Applicant sold, solicited, and/or negotiated insurance policies within the State of Oklahoma without proper licensure from the Commissioner.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that Applicant is hereby FINED ONE HUNDRED DOLLARS (\$100.00) for a violation of *36 Okla. Stat. Ann. § 1435.13(A)(2)* by violation of *36 Okla. Stat. Ann. 1435.4*. The civil fine is to be paid within thirty (30) days of receipt of this conditional administrative order and made payable to the Oklahoma Insurance Department. The application for the renewal of applicant's resident insurance producer license shall be granted upon receipt of payment of the fine. Failure to pay the civil fine, or request a hearing within thirty (30) days of receipt of this conditional administrative order, will result in Applicant's renewal application being withdrawn.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this order is a conditional administrative order. Unless the Applicant requests a hearing with respect to the proposed findings of fact set forth above within thirty (30) days of receipt of this conditional administrative order, this conditional administrative order and the penalties set forth above shall become a final administrative order on the thirty-first (31st) day following receipt of this conditional administrative order by the Applicant. A request for hearing shall be in writing and addressed to Brian C. Chandler, Assistant General Counsel, Oklahoma Insurance Department, 3625 NW 56th St., Suite 100, Oklahoma City, Oklahoma 73112. The request for hearing shall state the grounds for the request to set aside or modify the conditional administrative order. The request shall be served on the Oklahoma Insurance Department within the thirty (30) days allotted. The proceedings on such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, *36 Okla. Stat. Ann. §§ 101 et seq.*, and the Oklahoma Administrative Procedures Act, *75 Okla. Stat. Ann. §§ 250 through 324*. If the

Applicant serves a timely request for hearing on the Oklahoma Insurance Department, this conditional administrative order shall act as a notice of the matters to be reviewed at the hearing and the proposed findings of fact, proposed conclusions of law, and penalties imposed in this conditional administrative order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 28th day of March, 2019.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Brian C. Chandler OBA#31016
Assistant General Counsel
Oklahoma Insurance Department
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma 73112
(405) 521-2746

CERTIFICATE OF MAILING

I, Brian C. Chandler, hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to be Heard* was sent via certified mail with return receipt requested and postage pre-paid on this 2nd day of April, 2019 to:

Loren D. Morgan

810 38th St.

Woodward, OK 73801-1840

CERTIFIED MAIL NO. 9214 8902 0982 7500 0191 16

and a copy was delivered to:

Karen Wojtek, Licensing Administrator
Licensing Division



Brian C. Chandler



April 4, 2019

Dear Sherry Standerfer:

The following is in response to your request for proof of delivery on your item with the tracking number:
9214 8902 0982 7500 0191 16.

Item Details

Status:	Delivered
Status Date / Time:	April 4, 2019, 1:56 pm
Location:	WOODWARD, OK 73801
Postal Product:	First-Class Mail®
Extra Services:	Certified Mail™ Return Receipt Electronic
Recipient Name:	LOREN D MORGAN

Shipment Details

Weight:	2.0oz
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Recipient Signature

Signature of Recipient:

Address of Recipient:

Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,
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Washington, D.C. 20260-0004