

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

**FILED**  
**APR 03 2019**  
**INSURANCE COMMISSIONER**  
**OKLAHOMA**

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

Petitioner,

vs.

**MARGARET HUITT REEVES, an applicant  
for a resident adjuster license,**

Respondents.

Case No. 19-0212-DIS

**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 his counsel, Teresa L. Green, and alleges and states as follows:

**JURISDICTION**

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.*, including the Oklahoma Insurance Adjusters Licensing Act, 36 O.S. §§ 6201 *et seq.*

2. Respondent Margaret Huitt Reeves ("Respondent") is an applicant for a resident adjuster license, former license number 104726. Respondent's mailing address of record is 7433 E. 80<sup>th</sup> St., Tulsa, OK 74133.

3. The Insurance Commissioner may censure, suspend, revoke, or refuse to issue or renew a license pursuant to the Oklahoma Insurance Adjusters Licensing Act or may subject to a civil fine of not more than \$1,000.00 for each violation. *See 36 O.S. §§ 6220(A) and (B).*

4. The Oklahoma Insurance 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. *See 36 O.S. § 6220(E).*

#### **FINDINGS OF FACT**

5. On or about October 31, 2018, Respondent's adjuster license for the State of Oklahoma expired.

6. From approximately October 31, 2018 to March 21, 2019, Respondent adjusted sixty-eight (68) claims for AAON in Tulsa, Oklahoma.

7. As a result, these sixty-eight (68) claims were adjusted by Respondent 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. *See 36 O.S. § 6216(A). See also 36 O.S. § 6220(A)(9)* (providing authority to discipline a person for “[a]djusting 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”).

### CONCLUSIONS OF LAW

10. Respondent violated 36 O.S. § 6220(A)(9) by adjusting losses or negotiating claim settlements arising pursuant to provisions of insurance contract on behalf of an insurer or insured without proper licensing from the Commissioner when Respondent adjusted sixty-eight (68) claims from October 31, 2018, to March 21, 2019, for AAON in Tulsa, Oklahoma, without an adjuster license.

### ORDER

**IT IS THEREFORE ORDERED** by the Insurance Commissioner that Respondent is hereby **FINED FIVE HUNDRED DOLLARS (\$500.00)** for violation of 36 O.S. § 6220(A)(9). **The \$500.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$500.00 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 (31<sup>st</sup>) 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 56<sup>th</sup> 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.

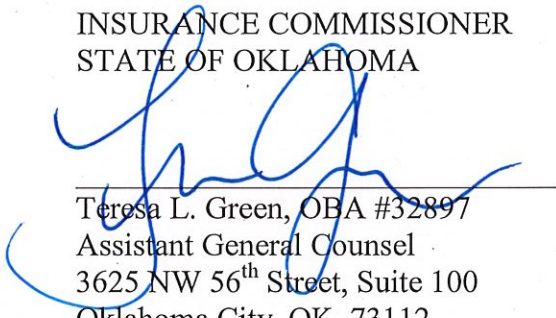
Any such hearing will be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. § 250-323. If the Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order will act as notice of the matters to be reviewed at the hearing, and the Findings of Fact, Conclusions 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 3rd day of April, 2019.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

  
\_\_\_\_\_  
Teresa L. Green, OBA #32897  
Assistant General Counsel  
3625 NW 56<sup>th</sup> 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 3rd day of April, 2019 to:

Margaret Huitt Reeves  
7433 E. 80<sup>th</sup> St.  
Tulsa, OK 74133

**CERTIFIED MAIL NO.** 9214 8902 0982 7500 0191 92

and a copy was delivered to:

Licensing Division



Teresa L. Green  
Assistant General Counsel



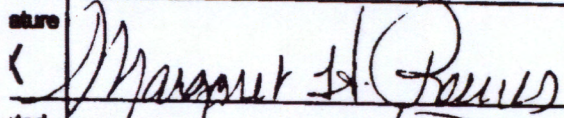
19-0212-D's  
TLG

Date Produced: 04/08/2019

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0191 92. Our records indicate that this item was delivered on 04/06/2019 at 10:17 a.m. in TULSA, OK 74133. The scanned image of the recipient information is provided below.

Signature of Recipient :

ature	
ted me	Margaret H. Reeves

Address of Recipient :

very ress	7433 E. 80th St.
--------------	------------------

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:

MARGARET HUITT REEVES  
7433 E 80TH ST  
TULSA OK 74133-3508

Customer Reference Number: C1304812.7392428