

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
JUL 19 2019
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
)
vs.)
)
CHERYL L. WIDMAR, an applicant)
for a resident adjuster license,)
)
Respondent.)

Case No. 19-0458-DIS

CONSENT ORDER

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner, and the Respondent, Cheryl L. Widmar (“Respondent”) and stipulate to the following facts and applicable laws. The parties consent to entry of this Consent Order.

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 Cheryl L. Widmar is an applicant for a resident adjuster license, former license number 96020. Respondent’s mailing address of record is 10400 Ryecroft Rd., Oklahoma City, OK 73162-4152.

3. Informal disposition of this matter may be made by consent order pursuant to 75 O.S. § 309(E).

STIPULATIONS OF FACT

4. On or about June 30, 2018, Respondent's adjuster license for the State of Oklahoma expired.

5. From approximately July 3, 2018 to June 27, 2019, Respondent adjusted three hundred twenty-three (323) claims for Association of County Commissioners of Oklahoma in Oklahoma City, Oklahoma.

6. As a result, these three hundred twenty-three (323) claims were adjusted by Respondent while her license was expired.

7. 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).*

8. 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

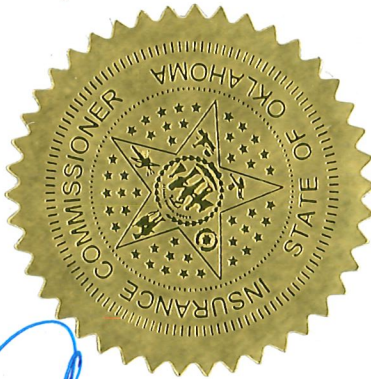
9. Respondent violated *36 O.S. § 6220(A)(9)* by adjusting losses or negotiating claim settlements arising pursuant to provisions of insurance contract on behalf of an insurer or insured without proper licensing from the Commissioner when Respondent adjusted three hundred


twenty-three (323) claims from July 3, 2018 to June 27, 2019 for Association of County Commissioners of Oklahoma in Oklahoma City, Oklahoma, without an adjuster license.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner and **CONSENTED** to by the Respondent that Respondent is hereby **FINED** in the amount of **FOUR HUNDRED DOLLARS (\$400.00)** for violation of *36 O.S. § 6220(A)(9)*. The fine is to be paid within thirty (30) days of this order and made payable to the Oklahoma Insurance Department. The civil fine shall be paid by money order or cashier's check.

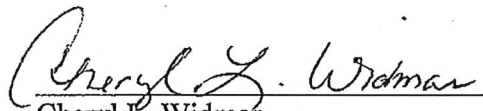
WITNESS My Hand and Official Seal this 19th day of July, 2019.




Tyler Laughlin
First Deputy Commissioner
Oklahoma Insurance Department

AGREED:


Teresa L. Green
Assistant General Counsel
Oklahoma Insurance Department


Cheryl L. Widmar
Respondent

CERTIFICATE OF MAILING

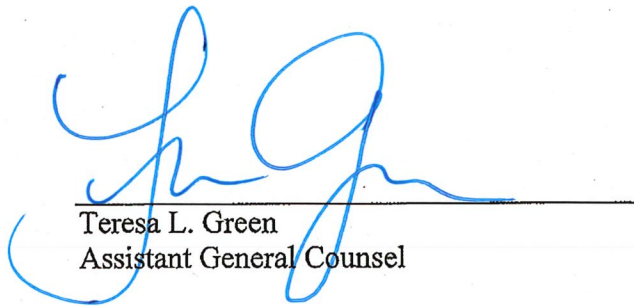
I, Teresa L. Green, hereby certify that a true and correct copy of the above and foregoing *Consent Order* was mailed by first class U.S. Mail and by certified mail, with postage prepaid and return receipt requested, on this 19th day of July, 2019 to:

Cheryl L. Widmar
10400 Ryecroft Rd.
Oklahoma City, OK 73162-4152

CERTIFIED MAIL NO. 9214 8902 0982 7500 0225 67

and a copy was delivered to:

Licensing Division



Teresa L. Green
Assistant General Counsel

