

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

**FILED**  
**AUG 09 2019**  
**INSURANCE COMMISSIONER**  
**OKLAHOMA**

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

Petitioner,

v.

PERSONALUMBRELLA COM INS  
SERVICES INC, an applicant for a renewal  
nonresident insurance producer license,

Respondent.

Case No. 19-0494-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 attorney, 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 Oklahoma Producer Licensing Act, 36 O.S. §§ 1435.1 *et seq.*

2. Personalumbrella Com Ins Services Inc. ("Respondent") is an applicant for a renewal nonresident insurance producer license in the State of Oklahoma, former license number 14995. Respondent's address of record is 5835 Doyle St., Ste. 115, Emeryville, CA 94662-5860.

3. The Insurance Commissioner may place on probation, censure, suspend, revoke or refuse to issue or renew a license and/or may levy a fine of not less than \$100.00 nor more than \$1,000.00 for each occurrence. 36 O.S. § 1435.13(A) and (D).

### FINDINGS OF FACT

4. Oklahoma Insurance Department's records show that Respondent's license expired on or about May 31, 2016.

5. Respondent submitted an application to reinstate his producer license on July 25, 2019.

6. Respondent failed to maintain an active license while conducting insurance business during the period of June 1, 2016, through July 24, 2019, during which time Respondent sold approximately one hundred ninety-five (195) insurance policies.

### CONCLUSIONS OF LAW

7. Respondent violated 36 O.S. § 1435.4(A) by selling, soliciting, or negotiating insurance in Oklahoma for any class of insurance without a license for that line of authority when Respondent failing to maintain an active producer license and sold approximately one hundred ninety-five (195) insurance policies without a license.

8. Pursuant to 36 O.S. § 1435.13(A)(2), any person violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of any other state's Insurance Commissioner may be subject to a fine of not less than \$100.00 but not more than \$1,000.00 per occurrence.

### ORDER

**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated 36 O.S. §§ 1435.4(A) and 1435.13(A)(2) and as a result **Respondent is FINED** in the amount of **THREE HUNDRED DOLLARS (\$300.00)**. **The Fine is to be paid within thirty (30) days of receipt of this Order.**

**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> Street, 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 8<sup>th</sup> day of August, 2019.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Teresa L. Green, OBA #32897  
Assistant General Counsel  
Oklahoma Insurance Department  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, OK 73112  
Telephone: (405) 521-2746  
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 sent by certified mail with postage prepaid and return receipt requested on this 9th day of August, 2019, to:

Personalumbrella Com Ins Services Inc.  
5835 Doyle St., Ste 115  
Emeryville, CA 94662-5860

**CERTIFIED MAIL NO.** 9214 8902 0982 7500 0229 18

and

A copy was delivered to:  
Licensing Division



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Teresa L. Green  
Assistant General Counsel





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TL6

Date Produced: 08/19/2019

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0229 18. Our records indicate that this item was delivered on 08/12/2019 at 04:21 p.m. in EMERYVILLE, CA 94608. The scanned image of the recipient information is provided below.

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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:

PERSONALUMBRELLA COM INSURANCE SERVICES INC  
5835 DOYLE ST STE 115  
EMERYVILLE CA 94608-2507

Customer Reference Number: C1548093.8558021