

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**  
OCT 02 2019  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
SHERMAN-HUME INS AGENCY, INC., )  
an insurance agency, )  
 )  
Respondent. )

Case No. 19-0608-DEN

**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, Sara A. Worten, 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.

2. Respondent Sherman-Hume Ins Agency, Inc. ("Respondent") is a resident insurance agency previously holding Oklahoma license number 100102177. Its address of record is 1225 West Britton Road, Oklahoma City, OK 73114.

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 and/or may levy a fine up to \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code, 36 O.S. § 1435.13(A) and (D).

### FINDINGS OF FACT

1. Oklahoma Insurance Department's records show that Respondent's license became inactive on August 31, 2019, for failing to renew.

2. Respondent submitted an application to reinstate its producer license on September 5, 2019.

3. *36 O.S. § 1435.7(B)* requires business entity producers to maintain an insurance producer license. Respondent failed to maintain an active license while conducting insurance business during the period of September 1, 2019 through September 4, 2019. During this time, 16 insurance policies were quoted or sold.

### CONCLUSIONS OF LAW

1. Pursuant to *36 O.S. § 1435.7(B)*, a business entity acting as an insurance producer is required to maintain an insurance producer license.

2. Respondent violated *36 O.S. § 1435.4(A)* in failing to maintain an active producer license while conducting an insurance-related business, thereby in violation of *36 O.S. § 1435.13(A)(2)*.

### ORDER

**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner, subject to the following paragraph, that the Respondent violated *36 O.S. § 1435.13(A)(2)* and as a result **Respondent is FINED** in the amount of **\$100.00**. **The Fine is to be paid within 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 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 day following the date of mailing this Order. A request for hearing should be in writing addressed to Sara A. Worten, 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 2nd day of October 2019



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Sara A. Worten  
Assistant General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, OK 73112  
Telephone: (405) 521-2746



**CERTIFICATE OF MAILING**

I, Sara A. Worten, 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 and by electronic mail on this *and* day of October, 2019 to:

Darryl Eppler  
Sherman-Hume Insurance Agency, Inc.  
1225 West Britton Road  
Oklahoma City, OK 73114  
[Darryl@shermanhume.com](mailto:Darryl@shermanhume.com)

**CERTIFIED MAIL No:**  
**9214 8902 0982 7500 0241 58**

and

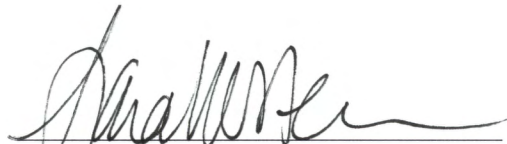
Notification was sent to:

All Appointing Insurers/RIRS

and

a copy was delivered to:

Licensing Division



Sara Worten



19-0208-DPA  
87W

Date Produced: 10/07/2019

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0241 58. Our records indicate that this item was delivered on 10/04/2019 at 03:11 p.m. in OKLAHOMA CITY, OK 73114. The scanned image of the recipient information is provided below.

Signature of Recipient :

*Walter Eppler*  
*Darryl Eppler*

Address of Recipient :

*6225 W Britton Rd  
OKC 73114*

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:

DARRYL EPPLER  
SHERMAN-HUME INSURANCE AGENCY INC  
1225 W BRITTON RD  
OKLAHOMA CITY OK 73114-1711

Customer Reference Number: C1655990.9125168