## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

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STATE OF OKLAHOMA, ex rel. GLEN MULREADY, Insurance Commissioner,	)	
Petitioner,	)	
v.	)	Case No. 19-0741-DEN
ELIZABETH VALENCIA, an applicant for	)	
reactivation of a resident insurance producer	)	
license in the State of Oklahoma,	)	
	)	
Respondent.	)	

# AND NOTICE OF RIGHT TO BE HEARD

**COMES NOW** the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner, by and through his counsel, Barron B. Brown, and alleges and states as follows:

#### **JURISDICTION AND AUTHORITY**

- 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 Producer Licensing Act, 36 O.S. §§ 1435.1-1435.41.
- 2. Elizabeth Valencia ("Respondent") is an applicant for reactivation of a resident insurance producer license in the State of Oklahoma.
- 3. Pursuant to 36 O.S. § 1435.13(A) and (D), 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 of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence of a violation of 36 O.S. § 1435.13(A)(1) through (A)(14).

#### **ALLEGATIONS OF FACT**

- 1. On November 5, 2019, Respondent applied for reactivation of a resident insurance producer license with the Oklahoma Insurance Department ("OID"). On the application form, question 6 asks the following: "Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?" Respondent answered "no" to this question.
- 2. By correspondence dated May 9, 2019, State Farm notified the OID that it had terminated, for cause, its business relationship with Respondent. This termination should have been disclosed in response to question 6 in Respondent's license application as described above in Allegations of Fact #1.

### **ALLEGED VIOLATIONS OF LAW**

1. Respondent violated 36 O.S. § 1435.13(A)(1) by providing incorrect, misleading, incomplete or materially untrue information in the license application.

#### **ORDER**

IT IS THEREFORE ORDERED by the Insurance Commissioner that Respondent is CENSURED and FINED ONE HUNDRED DOLLARS (\$100.00). The \$100.00 fine is to be paid within thirty (30) days made payable to the Oklahoma Insurance Department. The \$100.00 civil fine shall be paid by money order or cashier's check. Respondent's application for reactivation of her resident insurance producer license may be granted upon receipt of payment of the fine and reporting of the administrative action. Failure to pay the civil fine or request a hearing within thirty (30) days will result in Respondent's license application being withdrawn.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance

Commissioner that this Order is a Conditional Order. Unless Respondent requests a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of receipt of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the date of receipt of this Order. A request for hearing should be in writing addressed to Barron B. Brown, 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 shall be conducted according to the procedures for contested cases under the Oklahoma Insurance Code (36 O.S. §§ 101 et seq.), Okla. Admin. Code §§ 365:1-7-1 et seq., and the Oklahoma Administrative Procedures Act (75 O.S. §§ 308a et seq.). If Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as notice of the matters to be reviewed at the hearing, and the Allegations of Fact, Alleged Violations of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 27th day of November, 2019.



GLEN MULREADY INSURANCE COMMISSIONER STATE OF OKLAHOMA

Sam B. Vann

Barron B. Brown

Assistant General Counsel

Oklahoma Insurance Department

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Oklahoma City, OK 73112

Telephone: (405) 521-2746 Facsimile: (405) 522-0125

#### **CERTIFICATE OF MAILING**

I, Barron B. Brown, 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 27th day of November, 2019, to:

Elizabeth Valencia 1605 S 116<sup>th</sup> E Ave Tulsa, OK 74128

9214 8902 0982 7500 0257 66

CERTIFIED MAIL NO.

and a copy was delivered via electronic mail to:

Licensing Division

Barron B. Brown

Assistant General Counsel



Date Produced: 12/02/2019

## OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0257 66. Our records indicate that this item was delivered on 11/29/2019 at 11:35 a.m. in TULSA, OK 74128. The scanned image of the recipient information is provided below.

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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:

ELIZABETH VALENCIA 1605 S 116TH EAST AVE TULSA OK 74128-5629