

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

**STATE OF OKLAHOMA, ex rel. GLEN
MULREADY, Insurance Commissioner,**)
)
)
Petitioner,)
)
v.)
)
SUSANNAH RUTH WELTY,)
previously a resident insurance producer,)
)
Respondent.)

FILED
OCT 09 2020
INSURANCE COMMISSIONER
OKLAHOMA

Case No. 20-0127-DIS

CONSENT ORDER

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner, and the Respondent Susannah Ruth Welty (“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 Producer Licensing Act, 36 O.S. §§ 1435.1 et seq.

2. Respondent Susannah Ruth Welty was previously a resident insurance producer in the State of Oklahoma, license number 100216080. Respondent’s mailing address of record is 328 Oklahoma Blvd., Alva, OK 73717. Respondent has requested that mail be sent to 921 Barnes Ave., Alva, OK 73717.

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 January 1, 2017, Respondent was issued a resident producer license in the State of Oklahoma, which expired on or about December 31, 2018.
5. On or about October 17, 2018, the Oklahoma Insurance Department received a complaint from State Farm that Respondent had forged roofing documents to provide ten (10) customers with a premium discount that he or she was not eligible for.
6. State Farm's investigation found that Respondent submitted a Roofing Installation and Certification for Reduction in Residential Insurance Premiums form with Doug Boehs' signature for an inspection or installation of a hail impactive roof for ten (10) customers with their insurance applications.
7. State Farm's investigation found that Doug Boehs did not sign any of the forms.
8. The Oklahoma Insurance Department's investigation confirmed that Doug Boehs denies signing any of the forms. Additionally, Doug Boehs does not offer roofing as part of his construction services.
9. On or about September 21, 2018, State Farm terminated Respondent for cause for suspected violation of *36 O.S. § 1435.13(A)(5)*.
10. The Insurance Commissioner may impose a civil fine of not less than \$100.00 nor more than \$1,000.00 for each occurrence when a licensee intentionally misrepresents the terms of an actual or proposed insurance contract or application for insurance. *See 36 O.S. § 1435.13(A)(5) and (D)*.
11. Pursuant to *36 O.S. § 1435.13(F)*, the Insurance Commissioner shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by the

Oklahoma Producer Licensing Act or Title 36 of the Oklahoma Statutes even if the person's license or registration has been surrendered or has lapsed by operation of law.

CONCLUSIONS OF LAW

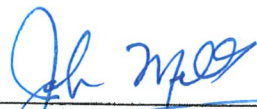
12. Respondent violated 36 O.S. § 1435.13(A)(5) on ten (10) different occasions by intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance when Respondent submitted to State Farm ten (10) Roofing Installation and Certification for Reduction in Residential Insurance Premium forms with Doug Boehs' signature forged as part of the insurance application.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner and **CONSENTED** to by the Respondent that Respondent is hereby **fin**ed in the amount of **ONE THOUSAND DOLLARS (\$1,000.00)** for violations of 36 O.S. § 1435.13(A)(5). The fine is to be paid within **NINETY (90)** 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 30th day of September, 2020.





JOHN MILLER
Independent Hearing Examiner
Oklahoma Insurance Department
400 N.E. 50th Street
Oklahoma City, OK 73105



AGREED:

Teresa L. Green
Assistant General Counsel
Oklahoma Insurance Department

Susannah Ruth Welty
Respondent