

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

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
v.)
)
INSURANCE 4 LESS LTD. LIABILITY CO.,)
a business entity licensed as a resident)
insurance producer in the State of Oklahoma,)
)
Respondent.)

Case No. 22-0235-DIS

FILED
MAY 16 2022
INSURANCE COMMISSIONER
OKLAHOMA

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 counsel, Andrea M. Golden, and alleges and states as follows:

JURISDICTION

1. Glen Mulready is the Insurance Commissioner of the State of Oklahoma and, as such, is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, *36 O.S. §§ 101-7401*, including the Oklahoma Producer Licensing Act, *36 O.S. § 1435.1 et seq.*.
2. Respondent Insurance 4 Less Ltd. Liability Co., (“Respondent”), is a resident insurance producer holding license number 3000671035. Respondent’s address of record is 804 West Curtis Drive, Suite 200B Midwest City, Oklahoma 73110. Respondent’s resident license expired on October 31, 2021.
3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to *36 O.S. § 1435.13(A) and (D)*.
4. Pursuant to *36 O.S. § 1435.13(D)*, in addition to or in lieu of any applicable denial,

probation, censure, suspension or revocation of a license, a person may, after opportunity for hearing, be subject to a civil fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. The penalty may be enforced in the same manner in which civil judgments may be enforced.

5. If Respondent requests a hearing in writing in this matter, pursuant to *OAC 365:1-7-1*, the Insurance Commissioner, pursuant to *36 O.S. § 319*, will appoint an independent hearing examiner who shall sit as a quasi-judicial officer and preside over the hearing requested by Respondent.

FINDINGS OF FACT

6. Respondent's Oklahoma resident producer license expired on October 31, 2021.

7. On or about March 25, 2022, Respondent submitted an application to renew its application to reinstate its resident producer license. On the application, the Respondent was asked, "Has the business entity acted as a producer in any way by individuals selling, soliciting, negotiating, or quoting insurance in the State of Oklahoma from the last expiration date of October 31, 2021, to the present?"

8. Respondent reported that it sold fifty-seven (57) insurance policies during the period of October 31, 2021, through March 25, 2022. Respondent failed to maintain an active resident producer license while conducting insurance business during the period of October 31, 2021, through March 25, 2022.

9. Pursuant to *36 O.S. §1435.4(A)*, "A person shall not sell, solicit, or negotiate insurance in this state for any class or classes of insurance unless the person is licensed for that line of authority in accordance with the Oklahoma Producer Licensing Act."

10. Pursuant to *36 O.S. §1435.7(B)*, "A business entity acting as an insurance producer is required to obtain an insurance producer license. Application shall be made using the Uniform

Business Entity Application or an application approved by the Commissioner.”

11. Pursuant to the provisions of *36 O.S. §1435.13*:

- a. 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 or may levy a civil penalty in accordance with subsection D of this section or any combination of actions, for any one or more of the following causes:
 - i. Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner
- b. In addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of a license, a person may, after opportunity for hearing, be subject to a civil fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

CONCLUSIONS OF LAW

12. Respondent has violated *36 O.S. §1435.4(A)* and *36 O.S. §1435.13(A)(2)* by quoting, selling, soliciting, or negotiating fifty-seven (57) policies while its license was expired.

ORDER

IT IS THEREFORE ORDERED that Respondent is hereby **CENSURED** and **FINED** Two Hundred Fifty Dollars (\$250.00). The fine shall be paid within thirty (30) days of the date of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department. The fine shall be sent to the Oklahoma Insurance Department located at 400 NE 50th Street, Oklahoma City, Oklahoma 73105. Failure to comply with a proper order of the Commissioner will result in further administrative action.

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 Findings of Fact set forth above within thirty (30) days of the date of this Conditional Order, the penalties set forth above will become a Final Order on the thirty-first (31st) day following the date of mailing this Order. A request for hearing should be in writing and addressed to Andrea M. Golden, Oklahoma Insurance Department, Legal Division, 400 NE 50th Street, Oklahoma City, Oklahoma 73105. The request for hearing must state the grounds for the request to set aside or modify the Order and must be served on the Oklahoma Insurance Department within the 30 days allotted. The proceedings on such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 *et seq.*, and the *Oklahoma Administrative Procedures Act*, 75 O.S. §§ 250 through 324. If Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order will act as a 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 shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 10th day of May 2022.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Andrea M. Golden
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma 73105
Tel. (405) 521-6695
Fax (405) 522-0125

CERTIFICATE OF MAILING

I 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 regular mail and by certified mail, with postage prepaid and return receipt requested, on this 16th day of May 2022, to:

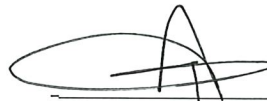
Insurance 4 Less Ltd. Liability Co.
804 West Curtis Drive, Suite 200B
Midwest City, Oklahoma 73110

CERTIFIED MAIL NO.

9214 8902 0982 7500 0460 68

and a copy was delivered to:

Licensing Division

A handwritten signature in black ink, consisting of a large, stylized 'A' with a horizontal line through it, enclosed within an oval shape.

Andrea M. Golden
Assistant General Counsel



June 29, 2022

Dear Sherry Standerfer:

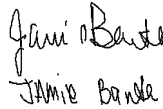
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Signature of Recipient:


804 W CURTIS DR STE 200
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