

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**  
**JUL 27 2022**  
**INSURANCE COMMISSIONER**  
**OKLAHOMA**

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

Petitioner,

v.

FARMERS MUTUAL FIRE INSURANCE  
COMPANY OF OKARCHÉ,  
a domestic property and casualty insurance company,

Respondent.

Case No. 22-0425-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 counsel, Antuanya “Bo” DeBose, 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 Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 *et seq.*
2. Respondent Farmers Mutual Fire Insurance Company of Okarche (“Respondent”), is a domestic insurance company, holding NAIC Cocode 28738, authorized to write property and casualty insurance in the State of Oklahoma. Respondent’s address of record is PO Box 9, Okarche, Oklahoma 73762.
3. If Respondent requests a hearing in writing 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

1. On or about June 1, 2022, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) emailed and mailed a letter to Respondent and requested a response within twenty (20) days of receipt. The OID file number for this matter is #54823. The letter was emailed to [steve@fmfic.com](mailto:steve@fmfic.com). The letter was also mailed to PO Box 9, Okarche, Oklahoma 73762, Respondent’s recorded address in the State Based System (“SBS”).
2. The twentieth (20<sup>th</sup>) day after the date of this letter was June 21, 2022. Respondent failed to provide a response to the aforementioned letter on or before June 21, 2022.
3. On or about July 1, 2022, a follow up letter was emailed and mailed to the Respondent and a response was requested within twenty (20) days of receipt. The letter was emailed to [steve@fmfic.com](mailto:steve@fmfic.com). The letter was also mailed to PO Box 9, Okarche, Oklahoma 73762, Respondent’s recorded address in SBS.
4. The twentieth (20<sup>th</sup>) day after the date of this letter was July 21, 2022. Respondent failed to provide a response to the aforementioned letter on or before July 21, 2022.
5. A copy of the aforementioned letters are attached as “*Petitioner’s Exhibit A*” and “*Petitioner’s Exhibit B.*”
6. As of the date of this Order, Respondent has failed to provide a response to the two (2) aforementioned letters from OID.
7. Pursuant to 36 O.S. §1250.4(B), “*Any person subject to the jurisdiction of the Commissioner, upon receipt of any inquiry from the Commissioner shall, within twenty (20) calendar days from the date of receipt of the inquiry, furnish the Commissioner with an adequate response to the inquiry. The Commissioner may, upon good cause shown and on a case-by-case basis, extend the time allowed for a response for up to seven (7) additional calendar days. Any*

*inquiry or response subject to this subsection shall be delivered electronically.”*

8. Pursuant to 36 O.S. §1250.14, the Insurance Commissioner may, after notice and hearing, subject an insurer to a civil penalty of not less than one hundred dollars (\$100.00) nor more than Five Thousand Dollars (\$5,000.00) for each violation of the Unfair Claims Settlement Practices Act.

### **CONCLUSIONS OF LAW**

9. Respondent has violated 36 O.S. §1250.4(B) by failing to furnish an adequate response to two (2) inquiry letters from the Commissioner within twenty (20) calendar days from the date of the inquiry.

### **ORDER**

**IT IS THEREFORE ORDERED** that Respondent shall provide a response to the Oklahoma Insurance Department letters referenced above and is fined in the amount of Two Hundred dollars (\$200.00). The response and fine shall be submitted to the Oklahoma Insurance Department 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 50<sup>th</sup> 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 30 days of the date of this Conditional Order, the penalties set forth above will become a Final Order on the 31st day following the date of mailing this Order. A request for hearing should be in writing and addressed to Antuanya “Bo” DeBose, Oklahoma Insurance Department, Legal Division, 400 NE 50<sup>th</sup> 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 27<sup>th</sup> day of July 2022.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Antuanya "Bo" DeBose  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma, 73105  
Tel. (405) 522-4805  
Fax (405) 522-0125

**CERTIFICATE OF MAILING**

I hereby certify that a true and correct copy of the above and foregoing *Conditional Order* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 27th day of July, 2022, to:

Farmers Mutual Fire Insurance Company of Okarche  
PO Box 9  
Okarche, Oklahoma 73762-0009  
steve@fmfic.com


**CERTIFIED MAIL NO:**  
9214 8902 0982 7500 0482 60

Farmers Mutual Fire Insurance Company of Okarche  
216 West Oklahoma  
Okarche, Oklahoma 73762

**CERTIFIED MAIL NO:**  
9214 8902 0982 7500 0482 77

and a copy was delivered to:

Consumer Assistance Division

  
\_\_\_\_\_  
Antuanya "Bo" DeBose  
Assistant General Counsel



22-0425 Di's  
(Farmers P.O. Box 9) ASD

Date Produced: 08/08/2022

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0482 60. Our records indicate that this item was delivered on 08/02/2022 at 09:34 a.m. in OKARCHE, OK 73762. The scanned image of the recipient information is provided below.

Signature of Recipient :

Kathy Williams  
Kathy Williams

Address of Recipient :

P O Box 9

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:

FARMERS MUTUAL FIRE INSURANCE  
COMPANY OF OKARCHE  
PO BOX 9  
OKARCHE OK 73762-0009

Customer Reference Number: C3585882.21178781



22-0425-Dis  
ASD

(Farmers  
216 West Oklahoma)

Date Produced: 08/08/2022

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0482 77. Our records indicate that this item was delivered on 08/02/2022 at 09:34 a.m. in OKARCHIE, OK 73762. The scanned image of the recipient information is provided below.

Signature of Recipient :

Kathy Wilkins  
Kortny Wilkins

Address of Recipient :

P O Box 9

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:

FARMERS MUTUAL FIRE INSURANCE  
COMPANY OF OKARCHIE  
216 W OKLAHOMA  
OKARCHIE OK 73762

Customer Reference Number: C3585882.21178780





**OKLAHOMA  
INSURANCE  
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 NE 5th Street  
Oklahoma City, OK 73105

L (405) 521-2000  
E cidek@ok.gov

June 01, 2022

FARMERS MUTUAL FIRE INSURANCE COMPANY OF OKARCHE  
PO BOX 9  
OKARCHE, OK 73762-0009

RE: TAMMY HANKINS, INQUIRER  
OID FILE NUMBER: 54823

To Whom It May Concern:

We are enclosing a copy of additional information pertaining to the captioned matter, which has been forwarded to this office.

You are requested to review the enclosed material along with your file and advise us of your position in this matter. Please provide your response to us within twenty (20) calendar days from the date of receipt of this letter.

Regards,

Tracee Watley  
Property & Casualty Analyst  
Consumer Assistance/Claims Division  
tracee.watley@oid.ok.gov  
(405)521-2991 Fax:(405)521-6652





## Tracee Watley

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**From:** Tracee Watley  
**Sent:** Wednesday, June 1, 2022 8:31 AM  
**To:** steve@fmfic.com  
**Subject:** OID FILE 54823  
**Attachments:** 54823 105.pdf

Greetings, please see attached.

Regards,

**Tracee Watley, MSM**  
Property and Casualty Analyst III



Consumer Assistance  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma 73105  
405.521.2991 office  
[Tracee.Watley@oid.ok.gov](mailto:Tracee.Watley@oid.ok.gov)  
[oid.ok.gov](http://oid.ok.gov)

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**OKLAHOMA  
INSURANCE  
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 N.E. 50 Street  
Oklahoma City, OK 73105  
405 521 2626  
oid.ok.gov

July 01, 2022

FARMERS MUTUAL FIRE INSURANCE COMPANY OF OKARCHE  
PO BOX 9  
OKARCHE, OK 73762-0009

RE: TAMMY HANKINS, INQUIRER  
OID FILE NUMBER: 54823

To Whom It May Concern:

This letter is in reference to our recent inquiry regarding the captioned matter, a copy of which is attached for your easy reference.

Our files indicate that we have not received a reply to our inquiry. Please be advised that failure to furnish the Insurance Department with an adequate response to any inquiry within twenty (20) calendar days of receipt of the inquiry constitutes violation of 36 O.S. Section 1250.4.

Please give this matter your immediate attention and forward your reply so this office can evaluate your position and reply to the complainant.

Regards,

Tracee Watley  
Consumer Assistance/Claims Division  
tracee.watley@oid.ok.gov  
(405) 521-2991 Fax: (405) 521-6652

Enclosure



## Tracee Watley

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**From:** Tracee Watley  
**Sent:** Friday, July 1, 2022 2:19 PM  
**To:** steve@fmfic.com  
**Subject:** OID FILE 54823  
**Attachments:** 54823 80.pdf

Greetings, please see attached.

Regards,

**Tracee Watley, MSM**  
Property and Casualty Analyst III



Consumer Assistance  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma 73105  
405.521.2991 office  
[Tracee.Watley@oid.ok.gov](mailto:Tracee.Watley@oid.ok.gov)  
[oid.ok.gov](http://oid.ok.gov)

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