

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

FILED
JAN 18 2019
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
)
v.)
)
LORI LYN WILSON,)
an applicant for a resident insurance)
producer license,)
)
Respondent.)

Case No. 19-0039-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 counsel, Teresa L. Green, 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.*, including the Oklahoma Producer Licensing Act, *36 O.S. §§ 1435.1 et seq.*

2. Respondent Lori Lyn Wilson (“Respondent”) is an applicant for a resident insurance producer license in the State of Oklahoma. Respondent was previously licensed, number 40056516, which expired on October 31, 2018. Respondent’s mailing address of record is 2712 N. Pennsylvania Ave., Oklahoma City, OK 73107.

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 not less than \$100.00 nor more than \$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

4. Respondent applied for a reinstated resident insurance producer license on or about January 14, 2019, with the Oklahoma Insurance Department (“OID”).

5. On the application form, question 1A asks the following: “Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?” Respondent answered “No” to this question.

6. On the application form, question 1B asks the following: “Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?” Respondent answered “No” to this question.

7. The application provides that individual applicants can only exclude “the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.” Applicants are also permitted to “exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).”

8. An Oklahoma Supreme Court Network (“OSCN”) background check by the OID Licensing Division showed that Respondent has been charged with (i) a five (5) year deferred sentence for a misdemeanor count of transporting loaded firearm in motor vehicle, (ii) a five (5) year deferred sentence for a misdemeanor count of public intoxication, (iii) a five (5) year deferred sentence for a misdemeanor count of carrying a firearm while under the influence of

drugs or alcohol, and (iv) a five (5) year deferred sentence for a felony count of feloniously pointing a firearm in *The State of Oklahoma v. Lori Wilson*, Case Number CF-14-407.

9. The Insurance Commissioner may impose a civil fine when an applicant provides incorrect, misleading, incomplete or materially untrue information in the license application. See 36 O.S. §§ 1435.13(A)(1) and (D).

10. Pursuant to 36 O.S. § 1435.7(C), an applicant for a producer license shall demonstrate that the applicant is trustworthy and of good personal reputation.

CONCLUSIONS OF LAW

11. Respondent violated 36 O.S. §§ 1435.7(C) & 1435.13(A)(1) for providing incorrect, misleading, incomplete or materially untrue information in the license application and not demonstrating that the applicant is trustworthy and of good personal reputation by not disclosing the three (3) deferred misdemeanors and one (1) deferred felony.

ORDER

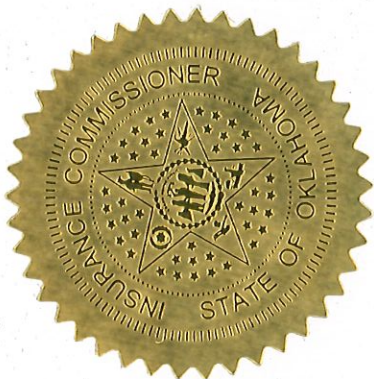
IT IS THEREFORE ORDERED by the Insurance Commissioner that Respondent is hereby **fin**ed **TWO HUNDRED DOLLARS (\$200.00)** for violation of 36 O.S. §§ 1435.7(C) & 1435.13(A)(1). **The \$200.00 fine is to be paid within thirty (30) days** made payable to the Oklahoma Insurance Department. The \$200.00 civil fine shall be paid by **money order or cashier's check**. Respondent's application for a 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 your license application being withdrawn.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing

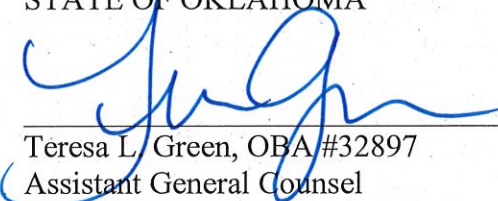
with respect to the Findings of Fact set forth above within thirty (30) days of the date of mailing of this Order, this Order and the penalties set forth above will become a Final Order on the thirty-first day following the date of mailing this Order. A request for hearing should be in writing addressed to Teresa L. Green, Oklahoma Insurance Department, Legal Division, 3625 NW 56th 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 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 18th day of January, 2019.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA


Teresa L. Green, OBA #32897
Assistant General Counsel
Oklahoma Insurance Department
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112
Telephone: (405) 521-4063
Facsimile: (405) 522-0125

CERTIFICATE OF MAILING

I, Teresa L. Green, 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 18th day of January, 2019 to:

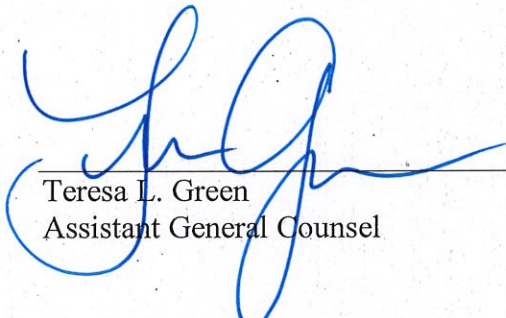
Lori Lyn Wilson
2712 N. Pennsylvania Ave.
Oklahoma City, OK 73107

CERTIFIED MAIL NO.

9214 8902 0982 7500 0167 40

and a copy was delivered to:

Licensing Division



Teresa L. Green
Assistant General Counsel