

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

FILED
JAN 12 2024
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel.)
GLEN MULREADY, Insurance Commissioner,)
)
Petitioner,)
v.)
)
TYLER KENNETH LARSEN,)
a licensed resident producer,)
)
)
Respondent.)

Case No. 23-0760-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 his attorney, Julie Reding, 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.* and the Oklahoma Producer Licensing Act, 36. O.S. §§ 1435.1–1435.41.

2. Respondent Tyler Kenneth Larsen is licensed by the State of Oklahoma as a resident insurance producer holding license number 3001629171. Respondent's mailing address of record is [REDACTED]

3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to 36 O.S. §§ 1435.4 and 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, the Insurance Commissioner may levy a fine up to \$1,000.00 for each violation of the Oklahoma Producer Licensing Act.

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.

6. The Insurance Commissioner, pursuant to OAC 365:1-7-5, upon written request reasonably made by a person affected by the hearing and at such person's expense, shall cause a full stenographic record of the proceedings to be made by a competent court reporter.

FINDINGS OF FACT

1. On or about April 30, 2023, Respondent's resident insurance producer license expired.

2. On or about October 12, 2023, Respondent submitted an application to reinstate his producer license.

3. On or about October 23, 2023, the Oklahoma Insurance Department (OID) issued an audit letter requiring Respondent to disclose any instances Respondent sold, solicited, or negotiated insurance in the State of Oklahoma since April 30, 2023.

4. On or about November 17, 2023, Respondent replied to the OID's audit letter and disclosed four hundred and fourteen (414) occurrences of selling, soliciting or negotiating insurance in the State of Oklahoma between the dates of April 30, 2023 and November 17, 2023 while Respondent's license was expired.

5. Pursuant to 36 O.S. § 1435.4(A), a person “shall not sell, solicit, or negotiate insurance in the state of Oklahoma 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.”

6. 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: ... 2. Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state’s insurance Commissioner;

...

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 subjected to a civil fine of not more than One Thousand Dollars (\$1,000.00) for each occurrence. The said penalty may be enforced in the same manner in which civil judgements may be enforced.

CONCLUSIONS OF LAW

7. Respondent violated 36 O.S. § 1435.4(A) and 36 O.S. § 1435.13(A)(2) by conducting the business of insurance of selling, soliciting, or negotiating four hundred and fourteen (414) policies while failing to maintain an active producer license.

ORDER


IT IS THEREFORE ORDERED, that Respondent is hereby **CENSURED** and **FINED SEVEN HUNDRED AND TWENTY-FIVE DOLLARS (\$725.00)**. The fine shall be paid within thirty (30) days of the date of this Conditional Administrative Order. The fine shall be paid by money order or cashier’s check 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 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, 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 addressed to Julie Reding, Oklahoma Insurance Department, Legal Division, 400 NE 50th St. 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. §§ 101–7402, and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250–324. 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 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 12th day of January 2024



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

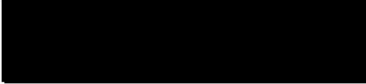


Julie Reding, OBA No.15522
Assistant General Counsel
400 N.E. 50th St.
Oklahoma City, OK 73105

CERTIFICATE OF MAILING

I, Julie Reding, hereby certify that a true and correct copy of the above and foregoing **Conditional Administrative Order and Notice of Right to be Heard** was sent by certified mail with postage prepaid and return receipt requested on this 12th day of January 2024 to:

Tyler Kenneth Larsen




CERTIFIED MAIL NO:
9214 8902 0982 7500 0592 66

and

that a copy was delivered to:

Licensing Division



Julie Reding
OBA No.15522