

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
JUL 24 2019
INSURANCE COMMISSIONER
OKLAHOMA

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

Petitioner,

v.

WENDI L. SCHOONOVER,
Resident insurance producer,

And

Integrity Insurance Group,
Business entity producer,

Respondents.

Case No. 19-0375-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, Sara A. Worten, 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.

2. Respondent Wendi L. Schoonover ("Schoonover") is an Oklahoma producer holding license number 143701. Her address of record is [REDACTED]

[REDACTED]

3. Respondent Integrity Insurance Group ("Integrity") is a resident insurance agency holding Oklahoma license number 3000533917. Its address of record is 7900 East 126th Street S., Suite 827, Bixby, Oklahoma 74008.

4. 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 up to \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code, *36 O.S. § 1435.13(A) and (D)*.

ALLEGATIONS OF FACT

1. Schoonover was previously employed with the Pioneer Financial Group until July 31, 2018.

2. After leaving Pioneer Financial Group, Schoonover did not update her contact information with the Department until April 3, 2019.

3. When Schoonover left the agency she began representing herself as part of Integrity Insurance Group.

4. From August 2018 through April 2019, Integrity, by and through Schoonover acted as a business entity producer. On April 2, 2019, when questioned by Investigator Rick Koch of the Department about Integrity, Schoonover provided it was the business in under which she was conducting insurance business but understood it was not properly licensed. Integrity was later properly licensed on April 25, 2019, with Schoonover being the designated responsible licensed producer and the owner.

CONCLUSIONS OF LAW

1. Pursuant to *36 O.S. § 1435.7(B)*, a business entity acting as an insurance producer is required to maintain an insurance producer license.

2. Integrity violated 36 O.S. § 1435.4(A) in failing to maintain an active producer license while conducting an insurance-related business, thereby in violation of 36 O.S. § 1435.13(A)(2).

3. Pursuant to 36 O.S. § 1435.8 (F), a licensee shall inform the Insurance Commissioner of a change of address within 30 days of the change. Schoonover did not notify the Commissioner of her change of address for over 9 months, thereby in violation of 6 O.S. § 1435.13(A)(2).

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that the Respondents violated 36 O.S. § 1435.13(A)(2) and as a result **Respondents are collectively FINED** in the amount of **\$500.00**. **The Fines are to be paid within 30 days of receipt of this Order.**

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent(s) requests a hearing with respect to the Allegations of Fact set forth above within 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 Sara A. Worten, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Street, 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 shall be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. § 250-323. If the Respondent(s) 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 Allegations of Fact, Alleged Violations 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 24th day of July 2019.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Sara A. Worten", is written over a horizontal line.

Sara A. Worten
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112
Telephone: (405) 521-2746

CERTIFICATE OF MAILING

I, Sara A. Worten, 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 electronic mail and mailed by certified mail with postage prepaid and return receipt requested on this 24th day of July 2019 to:

Wendi L. Schoonover



CERTIFIED MAIL NO:
9214 8902 0982 7500 0227 27

Integrity Insurance Group
c/o Wendi L. Schoonover
7900 East 126th Street S., Ste 287
Bixby, OK 74008

CERTIFIED MAIL NO:
9214 8902 0982 7500 0227 34

and

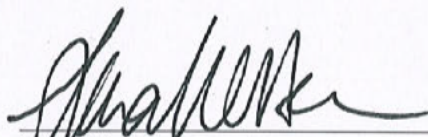
Notification was sent to:

All Appointing Insurers/RIRS

and

a copy was delivered to:
Courtney Khodabakhsh
Rick Koch

Licensing Division


Sara Worten