

Licensing Act and/or may levy a fine up to \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code pursuant to 36 O.S. § 1435.13(A) and (D).

4. 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.

ALLEGATIONS OF FACTS

1. Respondent submitted an application to reinstate its non-resident insurance producer license on July 22, 2019.

2. Oklahoma Insurance Department's records show that Respondent's license became inactive on May 31, 2019, for failing to renew.

3. 36 O.S. § 1435.4 provides that no person can sell, solicit, or negotiate insurance in Oklahoma for any class of insurance unless the person is licensed for that line of authority in accordance with the Oklahoma Producer Licensing Act. Respondent failed to maintain an active license while conducting insurance business during the period of June 1, 2019 through July 22, 2019. During this time, approximately 4 insurance policies were sold.

CONCLUSIONS OF LAW

1. Pursuant to 36 O.S. § 1435.4, a person is required to be licensed pursuant to the Oklahoma Producer Licensing Act to sell, solicit, or negotiate insurance.

2. Respondent violated 36 O.S. § 1435.4(A) in failing to maintain an active producer license while selling, soliciting or negotiating insurance, thereby in violation of 36 O.S. § 1435.13(A)(2).

ORDER

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner, subject to the following paragraph, that Respondent is hereby **CENSURED** and **FINED One Hundred Dollars (\$100.00)** for a violation of 36 O.S. §§ 1435.4(A) and 1435.13(A)(2). The **\$100.00 fine is to be paid within thirty (30) days of receipt of this Order and made payable to the Oklahoma Insurance Department.** Respondent's application for non-resident entity insurance producer license shall be reinstated upon payment of the fine.

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 Allegations 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 shall become a Final Order on the thirty-first (31st) day following the mailing of this Order. A request for hearing should be in writing addressed to Sandra LaVenue, Oklahoma Insurance Department, Legal Division, 3625 NW 56th St., Suite 100, Oklahoma City, Oklahoma 73112. Additionally, the request for hearing shall state the grounds for the request to set aside or modify the Order. The request shall be served on the Oklahoma Insurance Department within the thirty (30) days allotted.

Any such hearing shall be conducted according to the procedures for contested cases under the Oklahoma Insurance Code, 36 O.S. §§ 101 *et seq.*, and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250 *through* 323. If Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as a 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 15th day of October 2019.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Sandra LaVenue", written over a horizontal line.

Sandra LaVenue OBA# 13372
Oklahoma Insurance Department
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma 73112
(405) 521-2746
sandra.lavenue@oid.ok.gov

CERTIFICATE OF MAILING

I, Sandra LaVenue, 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 13th day of O

October 2019, to:

Effective Coverage LLC
123 Town Square #668
Jersey City, NJ 07310

CERTIFIED MAIL NO. 9214 8902 0982 7500 0245 16

and a copy was delivered to:
Lori Jones
Licensing Division



Sandra LaVenue
Senior Counsel