

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

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

Petitioner,

vs.

RYAN DOUGLAS WILLIAMS, a licensed
adjuster in the State of Oklahoma,

Respondent.

CASE NO. 20-0145-DIS

FILED
MAR 19 2020
INSURANCE COMMISSIONER
OKLAHOMA

**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*, and the Oklahoma Insurance Adjusters Licensing act, *36 O. S. §§ 6201-6223*.
2. Respondent Ryan Douglas Williams (“Respondent”) is an applicant for a non-resident insurance adjuster license in the State of Oklahoma. Respondent’s address of record is [REDACTED]
[REDACTED]
3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to *36 O.S. § 6220*.
4. Pursuant to *36 O.S. § 6220(B)*, in addition to any potential denial, censure, suspension, or revocation, any person violating any provision of the Oklahoma Insurance Adjusters Licensing

Act may be subject to a civil penalty of not more than \$1,000.00 for each violation.

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.

ALLEGATIONS OF FACT

7. Respondent's nonresident adjuster license (license number 40162695) expired on or about February 28, 2017.

8. Respondent submitted a new application for nonresident adjuster license on or about February 28, 2020.

9. On March 4, 2020, the Oklahoma Insurance Department's Licensing Division requested information regarding the adjustment of Oklahoma claims after the expiration of Respondent's license on February 28, 2017. *See attached, Exhibit "A."*

10. On March 11, 2020, Respondent responded to the Department's request and provided a list of claims adjusted since February 28, 2017. *See attached, Exhibit "B."*

11. Pursuant to *36 O.S. §6220(A)(9)*, it is a violation of the Adjuster Licensing Act for an adjuster to adjust losses or negotiate claim settlements arising pursuant to provisions of insurance contracts on behalf of an insurer or insured without proper licensing from the Commissioner and authority from the licensed insurer or the insured party;

ALLEGED CONCLUSIONS OF LAW

12. Respondent has violated *36 O.S. §6220(A)(9)* by adjusting claims without proper licensure from the Oklahoma Insurance Commissioner.

ORDER

IT IS THEREFORE ORDERED that Respondent is hereby **CENSURED** and **FINED** Five Hundred Dollars (\$500.00). The fines are to be paid within 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 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 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 50th 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 19th day of March 2020.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in blue ink, reading "A. DeBose".

Antuanya "Bo" DeBose
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma, 73105
Tel. (405) 521-2746
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 19th day of March, 2020, to:

Ryan Douglas Williams


CERTIFIED MAIL NO. 9214 8902 0982 7500 0281 18

and a copy was delivered to:

Licensing Division



Antuanya "Bo" DeBose
Assistant General Counsel

Safeco Customers:

Claim documents can be directly emailed to: CLMATT@Safeco.com

Please include claim number in subject line



From: Oklahoma Insurance Department <sbs@naic.org>

Sent: Wednesday, March 04, 2020 12:15 PM

To: Williams, Ryan <RYAN.WILLIAMS@LibertyMutual.com>; Williams, Ryan <RYAN.WILLIAMS@LibertyMutual.com>

Subject: {EXTERNAL} URGENT REQUEST-NRA-RYAN WILLIAMS



**OKLAHOMA
INSURANCE
DEPARTMENT**

Insurance Commissioner Clark M. Hefner

OKLAHOMA
INSURANCE
DEPARTMENT

URGENT

Immediate Response Required

DATE: March 04, 2020

NAME: RYAN DOUGLAS WILLIAMS

In order to complete your request, we must have the following information:

Your Oklahoma adjuster license expired as of 2/28/2017. Have you adjusted any Oklahoma claims since it expired?

If yes, The Oklahoma Insurance Department will need a letter of explanation as to why you continued to work on Oklahoma claims without an adjuster license and a list of all of the Oklahoma claims you have worked on since your Oklahoma adjuster license expired. On an Excel spreadsheet, please include for each claim:

- **Date of the claim**
- **Claim number**
- **The name of the consumer the claim was for**
- **What company were you working for on each of the claims**

Please respond to licensing@oid.ok.gov with your reply.

*****Your application may be withdrawn if Oklahoma does not receive a response within 5 business days.***

EXHIBIT

A

Nicole Godfrey

From: Courtney Khodabakhsh on behalf of Licensing
Sent: Wednesday, March 11, 2020 10:23 AM
To: Nicole Godfrey
Subject: FW: [External] RE: URGENT REQUEST-NRA-RYAN WILLIAMS
Attachments: Williams - OK Claims.xlsm

From: Williams, Ryan <RYAN.WILLIAMS@libertymutual.com>
Sent: Wednesday, March 11, 2020 9:59 AM
To: Licensing <Licensing@oid.ok.gov>
Cc: Williams, Ryan <RYAN.WILLIAMS@libertymutual.com>
Subject: [External] RE: URGENT REQUEST-NRA-RYAN WILLIAMS

To Whom it May Concern,

I am following up on our previous communication regarding claims I completed during a time when my license was unknowingly inactive in the state of Oklahoma. After a thorough review of all claims I have completed from February of 2017 to current day, I have found 13 claims which fall within this timeframe. I have attached this information for your review in a spreadsheet as instructed.

During this time, we were going through some changes in our licensing department. It resulted in this oversight and lapse in my License in Oklahoma. I was unaware until recently that my license had not been renewed in 2017. When I saw the Lapse I immediately reached out to our Licensing Department to remedy the situation while making sure to not handle any Oklahoma claims in the meantime. I completely understand the importance of this matter and I can promise this issue has been corrected and will not happen again in the future.

If there is anything additional I can assist with, please let me know.

Sincerely,

Ryan Williams
Claims Resolution Specialist III, Appraisal
Liberty Mutual Insurance/Safeco Insurance
P.O. Box 515097, Los Angeles, CA 90051
Direct Dial: 407-430-4744
My Manager: Bryan Adams
Bryan.Adams@libertymutual.com

Liberty Mutual Customers:

Track your claim anytime, anywhere with an online account at: Error! Hyperlink reference not valid. www.libertymutual.com/

View claim details | Check status of investigation | Update your contact information

get claim information online at <http://claiminfoportal.libertymutual.com>
status | View coverage & liability | Obtain estimate

EXHIBIT

B

Date of Claim	Claim Number	Consumer Name	Company	
2017				
9/1/2017	036093312-01	Kacey Ely	Liberty Mutual	
2018				
10/11/2018	038315541-02	Jackson Adams	Safeco	
10/12/2018	038045265-01	Dale Carney	Liberty Mutual	
11/7/2018	038418636-01	Stanley Rester	Safeco	
2019				
8/30/2019	23579262-201	Linda Fusselman	Safeco	Ohio Security Insurance
9/19/2019	23582856-201	Wilson Weed Control	Safeco	Ohio Security Insurance
9/30/2019	105714380-201	Robert Parker	Safeco	Peerless Indemnity Insurance
10/1/2019	23583310-201	Jeffrey Horton	Safeco	Ohio Security Insurance
10/10/2019	23591821-202	Vivian McConeel	Safeco	West American Insurance
10/22/2019	23587540-201	Damian Heim	Safeco	West American Insurance
2020				
2/6/2020	169877837039-201	Holden Hedges	Safeco	American States Insurance
2/20/2020	23758125-201	James Chatham	Safeco	West American Insurance
2/21/2020	23779150-202	Lessert Enterprises	Safeco	Ohio Security Insurance