

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

JUN 10 2020

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
vs.)
)
BRAD STEWART, a licensed adjuster in the)
State of Oklahoma,)
)
Respondent.)

CASE NO. 20-0236-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 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 Brad Stewart ("Respondent") is an applicant for renewal of 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 100282414) expired on June 30, 2019.

8. Respondent submitted an application for renewal of his nonresident adjuster license on or about May 12, 2020.

9. On May 14, 2020, the Oklahoma Insurance Department's Licensing Division requested information regarding the adjustment of Oklahoma claims after the expiration of Respondent's license on June 30, 2019.

10. On March 15, 2020, Respondent responded to the Department's request and provided a list of claims adjusted since June 30, 2019. *See attached, Exhibit "A."*

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** Three Hundred Dollars (\$300.00). 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 Antuanyia “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 10th day of June 2020.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Antuany DeBose

Antuany "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 10th day of June, 2020, to:

Brad Steward


CERTIFIED MAIL NO. 9214 8902 0982 7500 0291 22

and a copy was delivered to:

Licensing Division



Antuanya "Bo" DeBose
Assistant General Counsel



PINNACLE

CLAIMS SERVICE

Corporate Office:
2231 N. Lowell Road
Suite A4
Springdale, AR 72764

Mailing Address:
PO Box 10966
Fayetteville AR 72703

Telephone:
866-530-5698

Facsimile:
800-683-8040

Email:
info@pinnacleclaimservice.com

May 14, 2020

Licensing Administrator
Oklahoma Insurance Department
Licensing@oid.ok.gov

Re: License Reactivation- Brad Stewart
NPN: 18133050

My name is Brad Stewart and I work as an independent property adjuster for Pinnacle Claims Service. I have been a licensed insurance adjuster in the State of Arkansas since October 2016. I have been licensed and in good standing in my home state since the license was issued.

In 2017, I became a non-resident licensed property adjuster in the State of Oklahoma in the way of reciprocity with my Arkansas License. Due to the license being reciprocated, it was my (incorrect) understanding that my Oklahoma License would auto-renew with the renewal of my Arkansas License. My Arkansas Adjuster's License is due to be renewed on June 22, 2020.

On May 12, 2020, I was contacted by one of the owner of our company. He explained he recently received a call from an insurance carrier that we work for in Oklahoma, Arkansas, and Missouri, alerting him that he found that my Oklahoma Adjuster's License is currently expired. I instantly got on the National Insurance Producer Registry's website to find that my Oklahoma License did, in fact, expire on June 30, 2019. I immediately applied and paid the fees for the reinstatement of my Oklahoma License that same day.

I would like to point out that If I had renewed in June of 2019 at the time of my set renewal, I would have met all of the eligibility requirements, including continuing education hours to renew as a qualified non-resident insurance adjuster for the State of Oklahoma.

I apologize for the oversight I have made; however, it truthfully was an innocent mistake in thinking that both states renewed on the same date. I can assure you I have learned my lesson and moving forward I will take measures to ensure that a lapse in my license will not occur. My ability to work as an adjuster in the State of Oklahoma is a privilege and blessing. I take my profession seriously, and I do apologize for the lack of my understanding of the requirement to renew my Oklahoma License.

Enclosed, you will find an excel spreadsheet with a list of the claims I have worked on since the expiration date of my license as requested.

"Proud Member of National Association of Independent Insurance Adjusters"



Licensing Administrator
Oklahoma Insurance Department
May 14, 2020
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Thank you for your time, understanding, and consideration in reinstating my Oklahoma Adjuster's License.

Respectfully,

Brad Stewart

Pinnacle Claims Service, Inc.
Property Claims Adjuster
NIPR License #18133050
[REDACTED]

Office: 866 530-5698
Fax: 800 683-8040
Email: Info@pinnacleclaimservice.com

Enclosure

1. List of Claims Handled

Date of Claim	Claim Number	Name of Consumer (Insured)	Company Working For
7/9/2019	UH OK 19 134878	Robert Sparks	United Home Insurance Company
7/11/2019	UD-OK-19-134916	Chad Susman	United Home Insurance Company
7/11/2019	UH-OK-19-134932	Kim Jones	United Home Insurance Company
7/11/2019	UH-OK-19-134924	Jack Crain	United Home Insurance Company
7/12/2019	UH-OK-19-134966	Janie Leming	United Home Insurance Company
7/12/2019	UH OK 19 134949	Emily Daugherty	United Home Insurance Company
7/18/2019	UH OK 19 135090	Yolando Gilliland	United Home Insurance Company
7/22/2019	UH OK 19 135112	Jenny Jenkins	United Home Insurance Company
7/22/2019	UH OK 19 135118	Ted Pell	United Home Insurance Company
7/24/2019	UD OK 19 135159	Robin Breazeale	United Home Insurance Company
7/24/2019	UD OK 19 135160	Robin Breazeale	United Home Insurance Company
7/24/2019	UD OK 19 135161	Robin Breazeale	United Home Insurance Company
8/5/2019	UH OK 19 135313	Eirandeni Ortiz-Claudio	United Home Insurance Company
8/6/2019	UD OK 19 135323	Michael Knebel	United Home Insurance Company
8/12/2019	UH OK 19 135402	Jake Whitener	United Home Insurance Company
8/13/2019	UH OK 19 135423	Daniel Goran	United Home Insurance Company
8/14/2019	UH OK 19 135442	Stacey Billings	United Home Insurance Company
8/14/2019	UH OK 19 135440	Jacob Gore	United Home Insurance Company
8/14/2019	UH OK 19 135460	Ruby Dennis	United Home Insurance Company
8/15/2019	UH OK 19 135470	Gabriela Rivas	United Home Insurance Company
9/4/2019	UH OK 19 135851	David Jenkins	United Home Insurance Company
9/4/2019	UH OK 19 135861	Halbio Orozco	United Home Insurance Company
9/13/2019	UH OK 19 136008	Heather Ward	United Home Insurance Company
9/16/2019	UH OK 19 136027	Kristen George	United Home Insurance Company
9/16/2019	UH OK 19 136040	Timothy Overton	United Home Insurance Company
9/19/2019	UD OK 19 136093	Florina Ramirez	United Home Insurance Company
9/19/2019	UH OK 19 136094	Evelynn Cartwright	United Home Insurance Company
9/24/2019	UH OK 19 136149	David Kielhorn	United Home Insurance Company
9/25/2019	UD OK 19 136164	Donald Tyler	United Home Insurance Company
9/26/2019	UH OK 19 136191	Jorge Baca-Salazar	United Home Insurance Company
9/26/2019	UH OK 19 136194	Arelí Romero	United Home Insurance Company
10/7/2019	UD OK 19 136331	Karalee Bradley	United Home Insurance Company
10/7/2019	UD OK 19 136332	Karalee Bradley	United Home Insurance Company
10/7/2019	UH OK 19 136356	Clarence Lane	United Home Insurance Company
10/15/2019	UH OK 19 136479	Igor Escudero	United Home Insurance Company
10/16/2019	UH OK 19 136493	Tim Sanders	United Home Insurance Company
10/28/2019	UH OK 19 136768	Patricia Heidelberg	United Home Insurance Company
10/28/2019	UH OK 19 136786	Drenda Hinkel	United Home Insurance Company
10/28/2019	UH OK 19 136788	Aaron Pointer	United Home Insurance Company
10/29/2019	UH OK 19 136805	Jorge Baca-Salazar	United Home Insurance Company
11/6/2019	UH OK 19 136931	Andrew Rogers	United Home Insurance Company
11/8/2019	UH OK 19 136975	Rachel Tinsley	United Home Insurance Company
11/18/2019	UH OK 19 137101	Mark May	United Home Insurance Company
12/1/2019	UH OK 19 137248	Justin Gilmore	United Home Insurance Company
12/2/2019	UH OK 19 137274	William Bayouth	United Home Insurance Company
12/2/2019	UH OK 19 137284	Elena Lynn Arroyo	United Home Insurance Company

12/4/2019	UH OK 19 137320	Warren Stafford	United Home Insurance Company
12/5/2019	UH OK 19 137338	Jairo Rivera	United Home Insurance Company
12/5/2019	UH OK 19 137343	Javier Duran	United Home Insurance Company
12/6/2019	UD OK 19 137350	Sherri Cugno	United Home Insurance Company
12/9/2019	UH OK 19 137369	Gabriel Rice	United Home Insurance Company
12/10/2019	UH OK 19 137318	Shelia Smith	United Home Insurance Company
12/11/2019	UH OK 19 137406	Charles Lofland	United Home Insurance Company
12/11/2019	UD OK 19 137412	Monday Ebigwu	United Home Insurance Company
12/16/2019	UH OK 19 137482	Jeffrey Higgins	United Home Insurance Company
12/17/2019	UD OK 19 137496	Raul Yanez	United Home Insurance Company
12/26/2019	UH OK 19 137549	Anna Alexander	United Home Insurance Company
12/27/2019	UH OK 19 137582	LeAnne Doherty	United Home Insurance Company
1/7/2020	UH OK 20 137695	Joyce Robinson	United Home Insurance Company
1/13/2020	UH OK 20 137811	Billie Biles	United Home Insurance Company
1/28/2020	UH OK 20 138077	Jamie Hogue	United Home Insurance Company
1/29/2020	UH OK 20 138090	Gary Gomes	United Home Insurance Company
1/31/2020	UH OK 20 138113	Toni Armitage	United Home Insurance Company
2/21/2020	UH OK 20 138412	Jason Harris	United Home Insurance Company
2/28/2020	UF OK 20 138501	Ronald Hollis	United Home Insurance Company
3/2/2020	UH OK 20 138555	Jessica Witham	United Home Insurance Company
3/3/2020	UH OK 20 138557	Cheryl Hougland	United Home Insurance Company
3/4/2020	UH OK 20 138580	Jim Brown	United Home Insurance Company
3/6/2020	UH OK 20 138614	Deborah Lane	United Home Insurance Company
3/19/2020	UH OK 20 138832	Richard Goodman	United Home Insurance Company
3/19/2020	UH OK 20 138830	John Porter	United Home Insurance Company
3/20/2020	UH OK 20 138846	Glen Reid	United Home Insurance Company
3/20/2020	UH OK 20 138853	William Norman	United Home Insurance Company
3/23/2020	UH OK 20 138888	James Turney	United Home Insurance Company
3/30/2020	UH OK 20 139045	Ashton Hutson	United Home Insurance Company
4/2/2020	UH OK 20 139148	Richard Summerfield	United Home Insurance Company
4/9/2020	UH OK 20 139243	Fabiola Gomez-Avalos	United Home Insurance Company
4/11/2020	UH OK 20 139291	Jennifer Isam	United Home Insurance Company
4/13/2020	UH OK 20 139347	Jesus Garcia-Olmos	United Home Insurance Company
4/14/2020	UH OK 20 139440	Elizabeth Honeycutt	United Home Insurance Company
4/15/2020	UH OK 20 139455	Rafael Landeros	United Home Insurance Company
4/15/2020	UH OK 20 139467	William Fisher	United Home Insurance Company
4/15/2020	UH OK 20 139477	Gary Morrison	United Home Insurance Company
4/22/2020	UH OK 20 139646	Jessica Tyler	United Home Insurance Company
4/23/2020	UH OK 20 139648	Ronnie VanZandt	United Home Insurance Company
4/23/2020	UD OK 20 139660	Gary Shelton	United Home Insurance Company
4/24/2020	UD OK 20 139685	Marguerite McKinney	United Home Insurance Company
4/24/2020	UH OK 20 139690	Adam McIntosh	United Home Insurance Company
4/24/2020	UH OK 20 139695	Margaret Sutton	United Home Insurance Company
4/26/2020	UH OK 20 139718	Daniel Twist	United Home Insurance Company
4/29/2020	UH OK 20 139840	Rustin Carr	United Home Insurance Company
4/30/2020	UH OK 20 139862	Earlene Blum	United Home Insurance Company
4/30/2020	UH OK 20 139867	Tomas Garcia	United Home Insurance Company

4/30/2020	UD OK 20 139870	Alejandrina Alvarez	United Home Insurance Company
5/4/2020	UH OK 20 139944	Jesus Garcia-Olmos	United Home Insurance Company
8/7/2019	35-H-3RW152	Jean Mills	American National Property & Castualty
9/9/2019	35-H-3T7450	Scott Meeks	American National Property & Castualty
9/13/2019	35-G-3T8231	Roberte Husong	American National Property & Castualty