

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

AUG 11 2023

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
v.)
)
STEVEN LOYD FORSTER,)
a resident producer,)
)
Respondent.)

Case No. 22-0483-DIS

AGREED ORDER

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner, by and through counsel, Antuanya "Bo" DeBose, and Respondent Steven Loyd Forster and agree to entry of this Order.

JURISDICTION

The parties stipulate to the following:

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, including the Oklahoma Producer Licensing Act, 36 O.S. § 1435.1 et seq.
2. Steven Loyd Forster ("Respondent") holding license number 3000742582, is licensed by the State of Oklahoma as a resident insurance producer as defined and required by 36 O.S. § 1435.2(7). His address of record is PO Box 81, Blair, Oklahoma 73526.
3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to 36 O.S. § 1435.13(A) and (D).

4. The Insurance Commissioner, pursuant to 36 O.S. § 319, has appointed an independent hearing examiner who shall sit as a quasi-judicial officer.

5. Informal disposition of this matter may be made by agreed settlement pursuant to 75 O.S. §309(E).

STIPULATIONS OF FACT

6. The Oklahoma Insurance Department ("OID") received a complaint from Farmers Insurance ("Farmers") alleging Respondent created and submitted falsified documents to support roofing discounts on homeowners' policies. Additionally, the complaint alleged Respondent submitted falsified certificates of insurance to support homeownership discounts.

7. Farmers conducted an internal audit of documents submitted by the Jeff Warren Agency ("the Agency") between November 2019 to January 2021. Upon review, Farmers discovered eighteen (18) documents used for customer approved roofing discounts that appeared questionable. Additionally, the audit found four (4) Certificates of Insurance that had the same policy numbers for four (4) different customers.

8. Farmers contacted three of the five roofing companies listed on the eighteen (18) documents and was advised the documents were not authentic.

9. Farmers and OID interviewed Respondent regarding the documents at issue. Respondent admitted to creating eighteen (18) false roofing documents and four (4) false Certificates of Insurance on behalf of his customers to obtain a discount from Farmers for the customers who did not have the required paperwork. Respondent admitted he created

the documents and submitted them to Farmers on his own account, without anyone else in the Agency having knowledge.

10. Respondent signed a written statement at the conclusion of the interview. (*See Petitioner's Exhibit A*).

11. As a result of the Farmers audit, Respondent's appointment with Farmers was terminated.

12. Pursuant to the provisions of 36 O.S. §1435.13 (A)(8), 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 for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

13. 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, a person may, after opportunity for hearing, be subject to a civil fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

CONCLUSIONS OF LAW

1. Respondent violated 36 O.S. §1435.13(A)(8), demonstrating untrustworthiness and dishonest practices by creating eighteen (18) false roofing documents and four (4) false Certificates of Insurance on behalf of his customers to obtain a discount from Farmers for the customers who did not have the required paperwork.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner and AGREED by Respondent Steven Loyd Forster that his Oklahoma producer license number 3000742582 is **REVOKED**.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner and AGREED by Respondent Steven Loyd Forster that he is hereby **FINED** in the amount of ONE THOUSAND EIGHT HUNDRED DOLLARS (\$1,800.00). The fine shall be paid within thirty (30) days from the date of this Agreed Order and made payable 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.

WITNESS My Hand and Official Seal this 9th day of August ~~July~~ 2023.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Stephan Mathis
Stephan Mathis
Hearing Examiner

AGREED TO:

AS DeBose

Antuanya "Bo" DeBose
ASSISTANT GENERAL COUNSEL



Steven Loyd Forster
RESPONDENT

CERTIFICATE OF MAILING

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing Agreed Order was mailed by first class U.S. Mail and by certified mail with postage prepaid and return receipt requested on this 11th day of July, 2023 to:

Steven Loyd Forster
PO Box 81
Blair, Oklahoma 73526
[REDACTED]

CERTIFIED MAIL NO:
9214 8902 0982 7500 0565 55

Steven Loyd Forster
[REDACTED]

CERTIFIED MAIL NO:
9214 8902 0982 7500 0565 62

and that a copy was delivered to:

Licensing and Anti-Fraud Division



Antuanya "Bo" DeBose