

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

FILED
OCT 21 2022
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
vs.)
)
DERRICK LOCKE, a resident insurance)
producer in the State of Oklahoma,)
)
Respondent.)

Case No. 22-0570-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, Andrea M. Golden, 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, including the Unfair Claims Settlement Practices Act, 36 O.S. § 1250.1 et seq..
2. Respondent, Derrick Locke, ("Respondent"), is a resident licensed producer, holding license number 100144778, licensed in Life, Accident and Health or Sickness line of authority in the State of Oklahoma. Respondent's address of record is [REDACTED]
[REDACTED]. The Oklahoma Insurance Department file number for this matter is #93565.
3. If Respondent requests a hearing in writing 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.

FINDINGS OF FACT

1. On or about June 10, 2022, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) received a consumer complaint.
2. On or about July 6, 2022, OID e-mailed a letter to Respondent and requested a response to the complaint within twenty (20) days from the date of receipt. The letter was e-mailed to [REDACTED] and [REDACTED] Respondent’s recorded business email addresses in the State Based System (“SBS”).
3. The twentieth (20th) day after the date of the letter was July 26, 2022; Respondent failed to provide an adequate response to the letter on or before this date.
4. On or about July 29, 2022, OID e-mailed a subsequent letter to Respondent, again requesting a response to the complaint. The subsequent letter was e-mailed to [REDACTED] and [REDACTED]
5. On August 1, 2022, OID attempted to contact Respondent at his primary business phone number as recorded in SBS. Upon making the call, the person with whom OID spoke with stated that the number called is no longer associated with Respondent.
6. On August 23, 2022, OID received Respondent’s reply.
7. Pursuant to 36 O.S. § 1250.4(B), “[a]ny person subject to the jurisdiction of the Commissioner, upon receipt of any inquiry from the Commissioner shall, within twenty (20) calendar days from the date of receipt of the inquiry, furnish the Commissioner with an adequate response to the inquiry. The Commissioner may, upon good cause shown and on a case-by-case basis, extend the time allowed for a response for up to seven (7) additional calendar days. Any inquiry or response subject to this subsection shall be delivered electronically.”

8. Pursuant to 36 O.S. § 1250.14, the Insurance Commissioner may, after notice and hearing, subject an insurer to a civil penalty of not less than one hundred dollars (\$100.00) nor more than Five Thousand Dollars (\$5,000.00) for each violation of the Unfair Claims Settlement Practices Act.

CONCLUSIONS OF LAW

10. Respondent has violated 36 O.S. § 1250.4(B) by failing to furnish an adequate response to inquiry letters from the Commissioner within twenty (20) calendar days from the date of receipt of the inquiry.

ORDER

IT IS THEREFORE ORDERED that Respondent is hereby **CENSURED** and **FINED** in the amount of **Two Hundred Dollars (\$200.00)**. The fine shall be submitted to the Oklahoma Insurance Department within thirty (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 thirty (30) days of the date of this Conditional Order, the penalties set forth above will become a Final Order on the thirty-first (31st) day following the date of mailing this Order. A request for hearing should be in writing and addressed to Andrea M. Golden, 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 thirty (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 21st day of October, 2022.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Andrea M. Golden, OBA# 33390
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 Administrative Order and Notice of Right to be Heard* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 21st day of October 2022, to:

Derrick Locke



CERTIFIED MAIL NO:
9214 8902 0982 7500 0499 15

and a copy was delivered to:
Consumer Assistance Division

A blue ink signature of Andrea M. Golden, consisting of a stylized 'A' and 'G'.

Andrea M. Golden
Assistant General Counsel