

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

FILED  
DEC 28 2022  
INSURANCE COMMISSIONER  
OKLAHOMA

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

Petitioner,

vs.

ROSEMARIE KING, an unlicensed adjuster in  
the State of Oklahoma,

Respondent.

CASE NO. 22-0571-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 Rosemarie King (“Respondent”) is acting as an unlicensed insurance adjuster in the State of Oklahoma. Respondent’s nonresident adjuster’s license number 100191233 expired July 31, 2016. 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.

### **ALLEGATIONS OF FACT**

6. Oklahoma Insurance Department's Consumer Assistance Division ("OID") received complaint #93923. OID sent Esurance an inquiry and requested a response regarding the complaint.

7. On or about August 19, 2022, Esurance submitted a response letter to OID regarding the complaint.

8. In the process of investigating the claim involved in the complaint, OID discovered Respondent was acting as an adjuster while unlicensed. Esurance provided OID with a list of two (2) claims worked by Respondent while Respondent was unlicensed.

9. Respondent's non-resident adjuster's license expired July 31, 2016.

10. 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**

11. Respondent has violated *36 O.S. §6220(A)(9)* by adjusting two (2) Oklahoma claims without proper licensure from the Oklahoma Insurance Commissioner.

## **ORDER**

**IT IS THEREFORE ORDERED** that Respondent is hereby **CENSURED** and **FINED** Two Hundred Dollars (\$200.00). The fines are to be paid 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 50<sup>th</sup> 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 50<sup>th</sup> 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 28<sup>th</sup> day of December 2022.





GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Antuanya "Bo" DeBose  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma, 73105  
Tel. (405) 522-4805  
Fax (405) 522-0125  
[Bo.debose@oid.ok.gov](mailto:Bo.debose@oid.ok.gov)

**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 20<sup>th</sup> day of December, 2022, to:

Rosemarie King



[Rosemarie.King@LibertyMutual.com](mailto:Rosemarie.King@LibertyMutual.com)

CERTIFIED MAIL NO:  
9214 8902 0982 7500 0509 59

and a copy was delivered to:

Licensing & Consumer Assistance Division

Antuanya "Bo" DeBose  
Assistant General Counsel