

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

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

Petitioner,

v.

ANDREW RANOLL PEARSON,
a resident producer,

Respondent.

Case No. 22-0614-DIS

FILED
JUL 23 2024
INSURANCE COMMISSIONER
OKLAHOMA

FINAL ADMINISTRATIVE ORDER

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act. 36 O.S. §§ 1435.1 et seq. On July 11, 2024, a show cause hearing was held at the Oklahoma Insurance Department (“OID”) on OID’s *Notice of Hearing and Order to Show Cause* (“Notice”), filed June 19, 2024. Andrew Ranoll Pearson (“Respondent”) requested the hearing on or about June 13, 2024 via email. The hearing was held at the offices of the OID before Independent Hearing Examiner John Miller. Present at the hearing was Antuanya “Bo” DeBose, Assistant General Counsel for OID. The Respondent appeared pro se. Witnesses were sworn and testified, exhibits were admitted, and argument of the parties heard.

FINDINGS OF FACT

1. That OID has jurisdiction over the subject matter of this action pursuant to 36 O.S. §§ 101-7401, including the Oklahoma Producer Licensing Act, 36 O.S. §1435.1 et seq.
2. That the Insurance Commissioner has the authority to render an Order concerning the above styled matter and has lawfully appointed Independent Hearing Examiner, John D. Miller, who shall sit as a quasi-judicial officer pursuant to 36 O.S. § 319.

3. Respondent held license number 100300140 as a resident insurance producer as defined and required by 36 O.S. § 1435.2(7). His address of record is [REDACTED]

4. 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 36 O.S. § 1435.13(A) and (D).

5. Petitioner afforded the Respondent an opportunity for hearing by sending the *Notice* by certified mail return receipt requested and by electronic mail on June 19, 2024. The *Notice* stated the matters asserted, and stated the time, place and nature of the hearing, cited legal authority and jurisdiction, and referred to particular sections of the statutes involved.

6. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department, Maria Torres.

7. The following exhibits were introduced and admitted:

- a) Petitioner's Exhibit A: Life Insurance Application for Oscar Wren
- b) Petitioner's Exhibit B: Life Insurance Application for Amanda Belden
- c) Petitioner's Exhibit C: Pearson's Statement
- d) Petitioner's Exhibit D: Pearson's request for hearing

8. The following witnesses were sworn and testified under oath:

- a) April Moore, OID Anti-Fraud Division
- b) Andrew Ranoll Pearson, Respondent

9. The Anti-Fraud Unit of the Oklahoma Insurance Department received a complaint from Farmers Insurance alleging the Respondent submitted two (2) life insurance policies with incorrect information. The OID assigned Investigator April Moore ("Investigator Moore") to the case. (*See Testimony of April Moore*).

10. On or about February 6, 2020, the Respondent submitted life insurance applications for Oscar Wren (“Wren”) and Amanda Belden (“Belden”). Both policy applications contained incorrect information. (See Testimony of April Moore, Petitioner’s Exhibit A and Petitioner’s Exhibit B).

11. On Wren’s policy application, the Respondent listed his own personal address as Wren’s residential address. Further, the Respondent listed himself as Wren’s sibling, however they are not related. Lastly, the application stated the premium payments were to be electronically drafted from Wren’s bank account, however listed the Respondent’s Farmers Credit Union account. The Respondent provided a statement to Farmers stating he is not related to Wren and Wren did not live with him. The Respondent also admitted paying for Wren’s policy with his Farmers account. (See Testimony of April Moore, Testimony of Andrew Ranoll Pearson, Petitioner’s Exhibit A, Petitioner’s Exhibit C and Petitioner’s Exhibit D).

12. On Belden’s policy, the Respondent listed himself as Belden’s spouse/domestic partner, which is inaccurate. Investigator Moore interviewed Belden, who stated the Respondent was not her spouse/domestic partner. (See Testimony of April Moore, Testimony of Andrew Ranoll Pearson, and Petitioner’s Exhibit B).

13. Pursuant to the provisions of 36 O.S. §1435.13(A), 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 or may levy a civil penalty in accordance with subsection D of this section of any combination of actions for:

- a) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;

- b) Using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;

14. 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 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.

15. Pursuant to 36 O.S. §1435.13(F), the Insurance Commissioner shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by the Oklahoma Producer Licensing Act and this title against any person who is under investigation for or charged with a violation of the Oklahoma Producer Licensing Act or this title even if the person's license or registration has been surrendered or has lapsed by operation of law.

CONCLUSIONS OF LAW

16. That OID has jurisdiction over this matter and the Respondent pursuant to 36 O.S. § 1435.1 et seq.

17. That the Respondent was licensed by the OID as a resident producer pursuant to 36 O.S. § 1435.1 et seq.

18. That the Respondent was provided adequate notice and a hearing pertaining to the *Notice of Hearing and Order to Show Cause* filed on June 19, 2024, in accordance with the Oklahoma Insurance Code and the Oklahoma Administrative Procedures Act.

19. Based upon the above provided findings of fact there is clear and convincing evidence to find that the Respondent has violated 36 O.S. §1435.13(A)(5) and 36 O.S. §1435.13(A)(8) by submitting two (2) applications of insurance to Farmers with inaccurate information.

20. 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. 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, also 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.

ORDER

IT IS THEREFORE ORDERED that the Respondent Andrew Ranoll Pearson is **FINED** One Thousand Dollars (\$1,000.00) and ordered to pay the costs of the proceeding in the amount of One Hundred Fifty Dollars (**\$150.00**). The fine and costs shall be paid on or before December 1, 2024 and made payable to the Oklahoma Insurance Department. The fine and costs may be paid by check sent to the Oklahoma Insurance Department located at 400 NE 50th Street, Oklahoma City, Oklahoma 73105, or online through the Department's website on the Legal Division's homepage at <https://www.oid.ok.gov/about-oid/divisions-programs/legal-division/> by navigating to the "Pay Fees and Fines Online" tab under the "Legal Division" menu along the left-hand side of the page. An online Payment will include a nonrefundable processing fee of One Dollar (\$1.00). Should you experience difficulty completing your online payment, please, contact the Legal Division at (405) 521-2746 for assistance. Failure to comply with a proper order of the Commissioner will result in further administrative action.

Done this 22nd day of July, 2024.



John D. Miller
INDEPENDENT HEARING EXAMINER
OKLAHOMA INSURANCE DEPARTMENT

CERTIFICATE OF MAILING

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing *Order* was mailed by first class U.S. Mail and by certified mail with postage prepaid and return receipt requested on this 23rd day of July, 2024 to:

Andrew Ranoll Pearson


CERTIFIED MAIL NO.
9214 8902 0982 7500 0644 75

and that a copy was delivered to:

Licensing and Anti-Fraud Division



Antuanya "Bo" DeBose