

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. )  
 )  
EZ INSURANCE AGENCY INC, a business )  
entity licensed as a resident insurance producer in )  
the State of Oklahoma, )  
 )  
Respondent. )

CASE NO. 22-0767-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*, including the Unfair Claims Settlement Practices Act, *36 O.S. §1250.1 et seq.*
2. EZ Insurance Agency Inc (“Respondent”), is a business entity licensed as a resident insurance producer, holding license number 100123937 in the State of Oklahoma. Respondent’s address of record is 1207 South Memorial Drive, Tulsa, Oklahoma 74112-6004.
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 October 20, 2022, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) emailed a letter to Respondent and requested the Respondent provide the complete claims file for OID file number 95214 within twenty (20) days of receipt. The letter was emailed to [steve@ezinsok.com](mailto:steve@ezinsok.com).
2. On or about November 10, 2022 another letter was emailed to the Respondent and a response was requested within twenty (20) days of receipt. The letter was emailed to [steve@ezinsok.com](mailto:steve@ezinsok.com).
3. As of the date of this Order, Respondent has failed to submit a response to the October 20, 2022 and November 10, 2022 request(s) from OID.
4. A copy of the aforementioned letters is attached as “*Petitioner’s Exhibit A*” and “*Petitioner’s Exhibit B*.”
5. Pursuant to 36 O.S. §1250.4(B), “*Any 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.*”
6. Pursuant to 36 O.S. §1250.4(D), the Insurance Commissioner may subject the insurer to discipline for any violation of 36 O.S. §1250.4, including a civil penalty of not less than One Hundred Dollars (\$100.00) nor more than Five Thousand Dollars (\$5,000.00).

### **CONCLUSIONS OF LAW**

1. Respondent has violated *36 O.S. §1250.4(B)* by failing to furnish an adequate response to two (2) inquiry letters from the Commissioner within twenty (20) calendar days from the date of the inquiry.

### **ORDER**

**IT IS THEREFORE ORDERED** that Respondent shall provide a response to the **Oklahoma Insurance Department** letters referenced above and is fined in the amount of **Two Hundred dollars (\$200.00)**. The response shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Conditional Administrative Order. The fine shall be made payable to the Oklahoma Insurance Department and 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

Antuany DeBose

Antuany "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 28<sup>th</sup> day of December, 2022, to:

EZ Insurance Agency Inc  
1207 South Memorial Drive  
Tulsa, Oklahoma 74112-6004  
[steve@ezinsok.com](mailto:steve@ezinsok.com)

CERTIFIED MAIL NO:  
9214 8902 0982 7500 0510 48

and a copy was delivered to:

Consumer Assistance Division

Antuany DeBose

Antuany "Bo" DeBose  
Assistant General Counsel



**OKLAHOMA  
INSURANCE  
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 NE 50<sup>th</sup> Street  
Oklahoma City, OK 73105

405 521 2828  
oid.ok.gov

October 20, 2022

EZ INSURANCE AGENCY INC  
1207 S MEMORIAL DR  
ATTN: STEVEN G LOW  
TULSA, OK 74112-6004

RE: Gary Buchanan, COMPLAINANT  
OID FILE NUMBER: 95214

Dear EZ INSURANCE AGENCY INC:

Enclosed you will find a copy of a Request for Assistance we have received from the above inquirer. Please review this correspondence and advise our office of your position. We ask that you use the above file number on all correspondence concerning this inquiry.

Section 1250.4 (B) of the Oklahoma Insurance Code requires that you provide this Department with an adequate written explanation regarding the company's position taken in this matter. Your response must be received by this office no later than twenty (20) calendar days from the date of receipt of this letter.

Thank you in advance for your assistance and your timely response. This department looks forward to working with you in resolving the insurance problems of this consumer.

Sincerely,

David Kalbert  
Property & Casualty Analyst  
Consumer Assistance/Claims Division  
david.kalbert@oid.ok.gov  
(405)521-2991 Fax:(405)521-6652

Enclosure



## David Kalbert

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**From:** David Kalbert  
**Sent:** Thursday, October 20, 2022 11:43 AM  
**To:** steve@ezinsok.com  
**Cc:** David Kalbert  
**Subject:** OID File 95214 200 Agent  
**Attachments:** 95214-DK.pdf

Please review the attached file, acknowledge, and respond.

## David Kalbert

Property & Casualty Analyst II



Consumer Assistance  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma 73105  
405.521.3916 phone  
[www.licensing.oid.ok.gov](http://www.licensing.oid.ok.gov)

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**OKLAHOMA  
INSURANCE  
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 N.E. 56<sup>th</sup> Street  
Oklahoma City, OK 73105

T 405 521-2923  
F 405 521-6652

November 10, 2022

EZ INSURANCE AGENCY INC  
1207 S MEMORIAL DR  
ATTN: STEVEN G LOW  
TULSA, OK 74112-6004

RE: Gary Buchanan  
OID FILE NUMBER: 95214

Dear EZ INSURANCE AGENCY INC/STEVEN G LOW:

This letter is in reference to our recent inquiry regarding the captioned matter, a copy of which is attached for your easy reference.

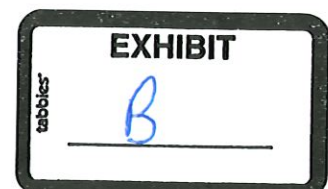
Our files indicate that we have not received a reply to our inquiry. Please be advised that failure to furnish the Insurance Department with an adequate response to any inquiry within twenty (20) calendar days of receipt of the inquiry constitutes violation of 36 O.S. Section 1250.4.

Please give this matter your immediate attention and forward your reply so this office can evaluate your position and reply to the complainant.

Regards,

David Kalbert  
Consumer Assistance/Claims Division  
david.kalbert@oid.ok.gov  
(405) 521-2991 Fax: (405) 521-6652

Enclosure





## David Kalbert

---

**From:** David Kalbert  
**Sent:** Thursday, November 10, 2022 2:44 PM  
**To:** steve@ezinsok.com; ezinsuranceagency@yahoo.com  
**Cc:** David Kalbert  
**Subject:** OLD File 95214  
**Attachments:** 95214 80.pdf

Please ACKNOWLEDGE the receipt of the attached Request for Assistance.

## David Kalbert

Property & Casualty Analyst II



Consumer Assistance  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma 73105  
405.521.3916 phone  
[www.licensing.oid.ok.gov](http://www.licensing.oid.ok.gov)

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