

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

**FILED**  
MAR 20 7 2024  
INSURANCE COMMISSIONER  
OKLAHOMA

**STATE OF OKLAHOMA**, ex rel. )  
**GLEN MULREADY**, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
**KYLE LAWRENCE**, an )  
applicant for a nonresident insurance )  
adjuster license, )  
 )  
Respondent. )

Case No. 24-0055-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 his attorney, Julie Reding, and alleges and states as follows:

**JURISDICTION**

1. Glen Mulready is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101–7402, including the Oklahoma Insurance Adjusters Licensing Act, 36 O.S. §§ 6201--6223.

2. Kyle Lawrence, (“Respondent”) holds an inactive Oklahoma non-resident insurance adjuster license number 100291463. Respondent’s mailing address of record is [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(A)-(B), in addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of or refusal to issue or renew a license, the Insurance Commissioner may levy a fine up to \$1,000.00 for each violation of the Oklahoma Insurance Adjusters Licensing Act.

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.

6. The Insurance Commissioner, pursuant to OAC 365:1-7-5, upon written request reasonably made by a person affected by the hearing and at such person's expense, shall cause a full stenographic record of the proceedings to be made by a competent court reporter.

#### **FINDINGS OF FACT**

1. On or about November 9, 2023, the Oklahoma Insurance Department ("OID") Consumer Assistance Division received a request from a complainant seeking assistance for a September 9, 2023 claim filed with Root Insurance Company, a company for whom Respondent adjusted claims.

2. In the request for OID consumer assistance, the complainant identified the Respondent as the adjuster on the September 9, 2023 claim.

3. In the course of investigating the consumer complaint and communicating with Root Insurance Company, the OID Consumer Assistance division verified Respondent's adjuster license and found it had expired on December 31, 2022 and further inquired whether Respondent had adjusted any claims since December 31, 2022 during Respondent's employment at Root Insurance Company.

4. On or about November 30, 2023, Respondent submitted an application to reactivate Respondent's nonresident adjuster license.

5. On or about November 30, OID Licensing Division inquired whether Respondent had adjusted any claims in Oklahoma since his license expired on December 31, 2022 without an active license.

6. On or about December 12, 2023, Root Insurance Company disclosed and acknowledged that Respondent adjusted twenty-nine (29) claims without an active Oklahoma non-resident adjuster license and the Respondent concurred.

7. Pursuant to 36 O.S. § 6620(A)(9), it is a violation of the Adjuster Licensing Act for any adjuster to "adjust losses or negotiate claim settlements arising pursuant to provisions of insurance contracts on behalf of an insurer or the insured party without proper licensing from the Commissioner."

8. Pursuant to 36 O.S. § 6220(A) & (B), in addition to any potential denial, censure, suspension or revocation or refusal to issue or renew a license, the Insurance Commissioner may subject any person violating the provisions of the Insurance Adjusters Licensing Act to civil fines of not more than One Thousand Dollars (\$1,000.00) for each violation.

### **CONCLUSIONS OF LAW**

9. Respondent violated 36 O.S. § 6220(A)(9) by adjusting losses or negotiating claim settlements arising pursuant to provisions of insurance contracts on behalf of an insurer or insured without proper licensing from the Insurance Commissioner when Respondent adjusted twenty-nine (29) claims in Oklahoma from December 31, 2022 through November 30, 2023 without a valid license from the Oklahoma Insurance Commissioner.



**ORDER**

**IT IS THEREFORE ORDERED** that Respondent is hereby **CENSURED** and **FINED THREE HUNDRED DOLLARS (\$300.00)**. The fine shall be paid within thirty (30) days of the date of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department. The fine, in the form of a money order or check, 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 the Respondent requests a hearing with respect to the Findings of Fact set forth above within thirty (30) days of the date of mailing of this Order, the penalties set forth above will become a Final Order on the thirty-first (31<sup>st</sup>) day following the date of mailing this Order. A request for hearing should be in writing addressed to Julie Reding, Oklahoma Insurance Department, Legal Division, 400 NE 50<sup>th</sup> St. 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. §§ 101–7402, and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250–324. If Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as 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 17<sup>th</sup> day of March 2024

GLEN MULREADY



INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

*Julie Reding*

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Julie Reding, OBA No. 15522  
Assistant General Counsel  
400 N.E. 50<sup>th</sup> St.  
Oklahoma City, OK 73105  
Tel.: 405-521-2746

**CERTIFICATE OF MAILING**

I, Julie Reding, hereby certify that a true and correct copy of the above and foregoing **Conditional Administrative Order and Notice of Right to be Heard** was sent by email and certified mail with postage prepaid with a return receipt requested on this 7<sup>th</sup> day of March 2024 to:

Kyle Lawrence

[REDACTED]

EMAIL: [REDACTED]

CERTIFIED MAIL NO:  
9214 8902 0982 7500 0606 75

and

that a copy was delivered to:

Consumer Affairs and

Licensing Division

  
\_\_\_\_\_  
Julie Reding  
OBA No. 15522