

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

FILED
MAR 07 2024
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel.)
GLEN MULREADY, Insurance Commissioner,)
)
Petitioner,)
v.)
)
CRYSTAL WHEELER, an applicant for)
a resident producer license,)
)
Respondent.)

Case No. 24-0097-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 and the Oklahoma Producer Licensing Act, 36. O.S. §§ 1435.1–1435.41.

2. Crystal Wheeler (“Respondent”) is an applicant for an Oklahoma producer license and holds NPN license number 21005094. 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. §§ 1435.7 and 1435.13(A) and (D).

4. 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, the Insurance Commissioner may levy a fine up to \$1,000.00 for each violation of the Oklahoma Producer 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 29, 2024, Respondent applied for an Oklahoma resident producer license (NIDR Transaction No. 740319646).
2. On the application for licensure, Respondent answered "No" to question 1.a. which asked "Have you ever been convicted of a misdemeanor, had a judgement withheld or deferred, or are you currently charged with committing a misdemeanor?"
3. On or about December 5, 2023, while reviewing Respondent's application, the Oklahoma Insurance Department Licensing Division ("OID") discovered that the Respondent did not disclose a criminal misdemeanor, Case Number CM-2000-386, on Respondent's application.
4. On or about December 5, 2023, OID sent a letter to Respondent requesting documentation for undisclosed background information to ensure Respondent's compliance with OID's application.

5. On or about December 6, 2023, Respondent uploaded the required documentation and submitted Respondent's reasons for failing to disclose the criminal misdemeanor on Respondent's application.
6. Pursuant to 36 O.S. § 1435.7 (A) & (2), a person "applying for a resident insurance producer license shall make an application approved by the Commissioner and declare under penalty of refusal, suspension or revocation of that license that statements made in the application are true, correct and complete. . . ." and before an application is approved, the applicant shall demonstrate that the applicant has not committed any act that is ground for denial, suspension or revocation set forth in Section 1435.13" of the Insurance code.
7. Pursuant to 36 O.S. § 1435.13 (A) and (D):
 - 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 or any combination of actions, for any one or more of the following causes:
 1. Providing incorrect, misleading, incomplete or materially untrue information in the license application.
 - 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 subjected to a civil fine of not more than One Thousand Dollars (\$1,000.00) for each occurrence. The said penalty may be enforced in the same manner in which civil judgements may be enforced.

CONCLUSIONS OF LAW

8. Respondent violated 36 O.S. §§ 1435.7(A) & (2) and 1435.13(A)(1) & (D) by providing incorrect, misleading, incomplete or materially untrue information in the license application.

ORDER

IT IS THEREFORE ORDERED, that Respondent is hereby **CENSURED** and **FINED TWO HUNDRED FIFTY DOLLARS (\$250.00)**. 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 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 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 (31st) 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 50th 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 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. §§ 250-324. 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 7th day of March 2024



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA


Julie Reding, OBA No. 15522
Assistant General Counsel
400 N.E. 50th St.
Oklahoma City, OK 73105

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 and return receipt requested on this 27th day of March 2024 to:

Crystal Wheeler
[REDACTED]

CERTIFIED MAIL NO:
9214 8902 0982 7500 0606 99

Email: [REDACTED]

and

that a copy was delivered to:

Licensing Division



Julie Reding
OBA No.15522