

THE

**FILED**

JUN 20 2024

INSURANCE COMMISSIONER  
OKLAHOMA

24-0326 DIS

Case No. 24-0226-DIS

**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:

3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to 36 O.S. §§ 1435.8(F) and 1435.13(A), (D) & (F).

4. 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.

5. 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**

6. On or about November 3, 2023, the Oklahoma Insurance Department Consumer Assistance (OID) department received a request for assistance (OID File No. 119154) from an Oklahoma insured consumer regarding an insurance policy with a company called Quick Health that listed a Charles Leonard as the agent's name.

7. On or about November 29, 2023, in the course of investigating the complaint, OID emailed Respondent at [licensing@tzinsurance.com](mailto:licensing@tzinsurance.com), Respondent's email address on file in the State Based System (SBS), and requested information about the complaint OID had received.

8. On or about December 4, 2023, OID received a response from TZ Insurance Solutions, LLC ("TZ") stating that the Respondent's employment with TZ had ended on March 23, 2023 and that TZ no longer had contact with the Respondent but at the time of the alleged March 1, 2023 sale, the Respondent was not a "manager" at TZ, as represented in the claimant's complaint, nor was the respondent selling insurance. Moreover, TZ stated that it had no association with "Quick Health," the organization from which the complainant stated she purchased her insurance policy.

9. On or about December 5, 2023, OID received an email from TZ which indicated the personal email address TZ had on file for the Respondent.



10. On or about December 6, 2023, OID emailed the complaint to Respondent at the personal email address provided by TZ and requested a written explanation and response to the claimant's complaint.

11. On or about December 7, 2023, OID mailed via U.S. Postal service a letter to the Respondent at the personal mailing address on record in the SBS, requesting a written explanation and response to the complainant's complaint.

12. On or about December 19, 2023, OID received a call from Respondent who wanted to know about the letter he had received from OID via email. OID explained that the Respondent needed to provide a written response to OID regarding the concerns listed in the complainant's complaint. OID further explained that the letter from OID was emailed to the address provided by TZ for Respondent and also mailed to Respondent's home address on file in the SBS since Respondent did not have a valid business email address on file with OID in the SBS. The Respondent explained that he had not done business in Oklahoma since about March 2022 which is why he had "not updated his contact information" and that he would provide a written response to the complaint.

13. On or about December 19, 2023, Respondent timely responded to OID's request regarding the complainant's complaint. The Respondent explained that he no knowledge of the complainant, had never been employed by Quick Health and never had an office phone number that was listed on the complaint. He further explained that he had no knowledge of the other persons listed in the complaint and that he had never spoken with the complainant. It was ultimately determined that the Respondent was not the Charles Leonard listed in the complainant's complaint.

14. In Respondent's December 19, 2023 response to OID, the Respondent stated that he was employed by TZ on or about April 7, 2020 until March 18, 2022.

15. Respondent's Oklahoma insurance producer license was first active April 12, 2018 to March 31, 2020. It was effective again on April 1, 2020 to March 31, 2022 and again was effective April 1, 2022 and expired on March 31, 2024.

16. Respondent's email address and mailing address on file in the National Association of Insurance Commissioners (NAIC) State Based Systems (SBS) database has not been updated since March 18, 2022 and as of the date of this conditional order.

17. Pursuant to 36 O.S. § 1435.8(F), a change of a legal name, address or email address must be made within thirty (30) days of the change to permit the Insurance Commissioner to give proper notice to licensees. A change of a legal name, address or email address submitted more than thirty (30) days after the change must include an administrative fee of Fifty Dollars (\$50.00). Failure to provide acceptable notification of a change of address within forty-five (45) days of the date the administrative fee is assessed shall result in penalties pursuant to 36 O.S. § 1435.13.

18. 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.

19. Pursuant to 36 O.S. § 1435.13(F), "[t]he Insurance Commissioner shall retain 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**

20. Respondent violated 36 O.S. §§ 1435.8(F) by failing to submit a change of address and email address more than thirty days after the change.



## **ORDER**

**IT IS THEREFORE ORDERED**, that Respondent shall update Respondent's mailing address and email address on file in the National Association of Insurance Commissioners (NAIC) State Based Systems (SBS) and also on the National Insurance Producer Registry (NIPR) per OID's instructions which can be found at [www.OID.OK.GOV](http://www.OID.OK.GOV), under Licensing and Education, and under License Tools, on the "Update your License" prompt.

**IT IS FURTHER ORDERED**, that Respondent is hereby **CENSURED** and **FINED FIFTY DOLLARS (\$50.00)**. 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 in the form of a cashier's check or money order. 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 provide acceptable notification of a change of address within forty-five (45) days of the date the administrative fee is assessed can result in further administrative action pursuant to 36 O.S. § 1435.13.

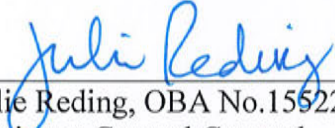
**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondent requests a hearing with respect to the Findings of Fact set forth above within thirty (30) days of the date of mailing of this Order, the penalties set forth above 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 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 20<sup>th</sup> day of June 2024.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

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

### 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 20<sup>th</sup> day of June 2024 to:

Charles D. Leonard  
219 E. Maple Street, Suite 3000  
N. Canton, OH 44720

CERTIFIED MAIL NO.  
9214 8902 0982 7500 0637 37

Email: [licensing@tzinsurance.com](mailto:licensing@tzinsurance.com)  
[REDACTED]

CERTIFIED MAIL NO.  
9214 8902 0982 7500 0637 44

[REDACTED]  
that a copy was delivered to:

Consumer Assistance

and

Licensing Division

  
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Julie Reding