

**FILED**

JAN 13 2025

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

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

**Petitioner,**

**v.**

**MIRIAM CHERY-WILLIAMS,  
A Non-Resident Insurance Producer,**

**Respondent.**

**INSURANCE COMMISSIONER  
OKLAHOMA**

**Case No. 24-0510-DIS**

**FINAL ADMINISTRATIVE ORDER**

This matter is a disciplinary proceeding under the Oklahoma Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 et seq. On January 8, 2025, a show cause hearing was held virtually via TEAMS on the Oklahoma Insurance Department's (herein after "OID") *Statement of Charges and Notice of Hearing* ("Notice"), filed December 18, 2024. The hearing was held virtually before Independent Hearing Examiner John Miller. Present at the hearing was Tyler P. Trammell, Assistant General Counsel for the OID. Respondent, Miriam Chery-Williams ("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 *et seq.*, including the Oklahoma Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 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 Miller, who shall sit as a quasi-judicial officer pursuant to 36 O.S. § 319.

3. Respondent, holding license number 3002784284, was licensed by the State of Oklahoma as a non-resident insurance producer as defined and required by 36 O.S. § 1435.2(7). Her address of record is [REDACTED]

4. 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.”

5. Pursuant to 36 O.S. §1250.4(D), the Commissioner may subject the Producer 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).

6. Petitioner afforded Respondent an opportunity for hearing by sending the *Notice* by certified mail return receipt requested and by electronic mail on December 18, 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.

7. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department, Sherry Standerfer.

8. The following exhibits were introduced and admitted:

- a) Petitioner’s Exhibit 1: Request for Information letter emailed to Respondent dated July 12, 2024.
- b) Petitioner’s Exhibit 2: Request for Information letter emailed to Respondent dated August 2, 2024.
- c) Petitioner’s Exhibit 3: Respondent’s Response to Request for Information letter dated August 6, 2024.

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

- d) Zakia Nunley, Oklahoma Insurance Department, Claims Review Specialist, III
- e) Miriam Chery-Williams, Respondent

10. On July 12, 2024, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) emailed a letter to Respondent requesting the Respondent provide an adequate response for OID file number 122680 within twenty (20) days of receipt pursuant to 36 O.S. § 1250.4. The letter was emailed to Respondent’s email address of record: [REDACTED] (See, Testimony of Zakia Nunley and Petitioner’s Exhibit 1).

11. On August 2, 2024, a second letter was emailed to the Respondent stating that they were in violation of 36 O.S. § 1250.4 for failure to furnish an adequate response within 20 calendar days. The letter was emailed to [REDACTED] (See, Testimony of Zakia Nunley and Petitioner’s Exhibit 2).

12. On August 6, 2024, Respondent furnished an adequate response to the inquiry requests of the OID. (See, Testimony of Zakia Nunley and Petitioner’s Exhibit 3).

13. Respondent testified that the initial inquiry request was sent to her “spam” email folder and was not known until the second inquiry request was sent. Respondent further testified that upon recognition of the inquiry, she responded. See, Testimony of Miriam Chery-Williams).

### CONCLUSIONS OF LAW

14. That OID has jurisdiction over this matter and the Respondent pursuant to 36 O.S. §§ 1250.1 et seq.

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



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

17. Based upon the above provided findings of fact there is clear and convincing evidence to find that the Respondent violated 36 O.S. §1250.4(B), by failing to provide an adequate response to an inquiry within twenty (20) calendar days.

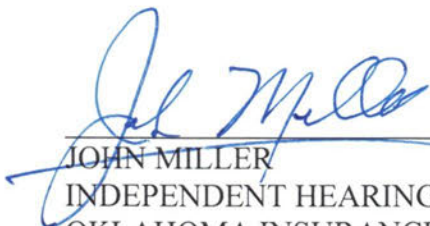
18. Pursuant to 36 O.S. §1250.4(D), the Commissioner may subject the Producer to discipline for any violation of 36 O.S. §1250.4, including a civil penalty of not less than One Hundred Dollars (\$100.00) nor more than Five Thousand Dollars (\$5,000.00).

### **ORDER**

**IT IS THEREFORE ORDERED** that Respondent, Miriam Chery-Williams is hereby **FINED** in the amount of **One Hundred Dollars (\$100.00)**. The fine shall be paid within 30 days of the date of this Conditional Administrative Order. The fine amount may be paid online at the Department's Legal Division homepage found at <https://www.oid.ok.gov/about-oid/divisions-programs/legal-division/> or may be sent to the Oklahoma Insurance Department located at 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73105 by check or money order, made payable to the Oklahoma Insurance Department with the case number 24-0510-DIS in the Memo line.

Done this 10<sup>th</sup> day of January, 2025.



  
JOHN MILLER  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT

**CERTIFICATE OF MAILING**

I, Tyler P. Trammell, 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 15<sup>th</sup> day of January, 2025 to:

Miriam Chery-Williams



***CERTIFIED MAIL NO.***  
***9589 0710 5270 2178 8017 83***

and that a copy was delivered to:

Consumer Assistance

A handwritten signature in blue ink, reading "Tyler P. Trammell", written over a horizontal line.

Tyler P. Trammell, OBA No. 32885  
Assistant General Counsel  
Oklahoma Insurance Department  
400 N.E. 50<sup>th</sup> St.  
Oklahoma City, OK 73105  
(405) 521-6695 (Office)  
Tyler.Trammell@oid.ok.gov