

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

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

Petitioner,

v.

**ZACHARY HANFORD, a licensed resident
insurance producer,**

Respondent.

Case No. 24-0513-DIS

FILED
SEP 04 2024
INSURANCE COMMISSIONER
OKLAHOMA

**AMENDED 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, Julie Reding, 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. §§ 101-7402, including the Unfair Claims Settlement Practices Act, 36 O.S. §1250.1-1250.16.

2. Zachary Hanford ("Respondent") is licensed by the State of Oklahoma as a resident insurance producer holding license number 100246896. Respondent's address of record is [REDACTED]
[REDACTED].

3. Pursuant to OAC 365:1-7-1, if Respondent requests a hearing in writing, 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.

4. Pursuant to OAC 365:1-7-5, the Insurance Commissioner, 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

5. On or about July 5, 2024, the Consumer Assistance Division of the Oklahoma Insurance Department ("OID") emailed a letter to Respondent and requested a response within twenty (20) days of receipt. The OID file number for this request is #122968. The letter was emailed to [REDACTED] and [REDACTED]. Respondent's recorded mailing and business email addresses on file in the State Based System (SBS).

6. The twentieth (20th) day after the date of this letter was July 25, 2024. Respondent failed to provide a response to OID on or before July 25, 2024.

7. On or about July 26, 2024, OID emailed a second letter to the Respondent and a response was requested within twenty (20) days of receipt. The letter was emailed to [REDACTED] and [REDACTED]. Respondent's recorded mailing and business email in the State Based System (SBS). The letter included new information that OID had not received a reply to OID's previous inquiry and that failure to furnish the OID with an adequate response within twenty (20) calendar days of receipt of the inquiry constitutes violation of 36 O.S. § 1250.4 for failing to respond.

8. The twentieth (20th) day after the date of this letter was August 14, 2024. Respondent failed to provide a response to the aforementioned letter on or before August 14, 2024.

9. As of the date of this Order, Respondent has failed to submit a response to any of OID's requests.

10. 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. . . . Any inquiry or response subject to this subsection shall be delivered electronically.”

11. 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

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

ORDER

IT IS THEREFORE ORDERED, ADJUGED and DECREED that **Respondent shall provide a response** to the Oklahoma Insurance Department letters referenced above **and is fined in the amount of Three Hundred Dollars (\$300.00)**. The response and fine shall be submitted to the Oklahoma Insurance Department electronically within thirty (30) days of the date of this Conditional Administrative Order. The fine must be paid online through the Department’s website on the Legal Division’s homepage at <https://www.oid.ok.gov/about-oid/divisions-programs/legal-division/> by navigating to the “Pay Fees and Fines Online” tab under the “Legal Division” menu along the left-hand side of the page. Payment will include a nonrefundable processing fee of One Dollar (\$1.00), which one must agree to accept by clicking the “Accept Terms and Conditions” button. On the next screen, one will select the “Payment Type” from the drop-down menu by selecting “Legal Fines and Costs” and clicking “Continue,” which will take one to a page to complete one’s payment. Should one experience difficulty completing one’s online payment, please, contact the Legal Division at (405) 521-2746 for assistance. 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 thirty (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 Julie Reding, Oklahoma Insurance Department, Legal Division, 400 NE 50th 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 thirty (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 4th day of September 2024.



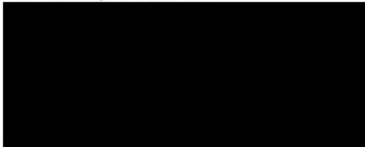
GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Julie Reding
Julie Reding, OBA No. 15522
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma, 73105
Tel. (405) 521-2746
Fax (405) 522-0125
Julie.Reding@oid.ok.gov

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the above and foregoing *Conditional Order and Notice of Right to be Heard* was emailed, mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 4th day of September, 2024 to:

Zachary Hanford



CERTIFIED MAIL NO.
9214 8902 0982 7500 0655 19

and a copy was delivered to:

Consumer Assistance Division


Julie Reding