

**FILED**

NOV 25 2024

INSURANCE COMMISSIONER  
OKLAHOMA

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
JANELLE KAY ENGLISH, )  
a resident producer, )  
 )  
Respondent. )

Case No. 24-0514-DIS

AGREED ORDER

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner, by and through counsel, Antuanyia "Bo" DeBose, and Respondent Janelle Kay English ("Respondent"), and agree to the entry of this Order.

JURISDICTION

The parties stipulate to the following:

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. §§ 101-7401, including the Oklahoma Producer Licensing Act, 36 O.S. § 1435.1 et seq..
2. The Respondent holds license number 100196307 and is licensed by the State of Oklahoma as a resident insurance producer as defined and required by 36 O.S. § 1435.2(7). Her 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. § 1435.13(A) and (D).

4. The Insurance Commissioner, pursuant to 36 O.S. § 319, will appoint an independent hearing examiner to sit as a quasi-judicial officer.
5. Informal disposition of this matter may be made by agreed settlement pursuant to 75 O.S. §309(E).

#### STIPULATIONS OF FACT

6. The Oklahoma Insurance Department ("OID") received a termination for cause notification from Northwestern Mutual Insurance Company ("Northwestern") regarding the Respondent. The Respondent's appointment was terminated because she allegedly forged the signatures of a client and her supervisor on an annuity suitability form. OID assigned investigator Rick Koch ("Investigator Koch") to the case.
7. On or about April 3, 2024, the Market Conduct division of Northwestern was contacted regarding questionable signatures on an Income Annuity Suitability Supplement form ("Suitability Supplement") that was submitted by the Respondent for an Oklahoma insured. The Suitability Supplement was required as part of the application process for a Portfolio Deferred Income Annuity product.
8. On or about April 2, 2024, at approximately 9:46am, a Northwestern employee contacted the Respondent and her supervisor explaining the need for a ". . . *new client signed/initialed suitability supplement section 8b. . .*" At 11:20am, the Respondent submitted a new Suitability Supplement containing ink signatures that were purportedly signed by the Oklahoma insured and the Respondent's supervisor.
9. Upon further review, Northwestern discovered the Oklahoma insured lived a few hours away from the Respondent's office, proving it extremely difficult to obtain the

insured's signature during the time in question. Given the short period of time and signature irregularities, Northwestern further investigated the Respondent's conduct.

10. On or about July 31, 2024, Investigator Koch contacted the Oklahoma insured listed on the Suitability Supplement. Investigator Koch sent the Oklahoma insured a copy of the Suitability Supplement and she confirmed the signature on the form is not hers. The Oklahoma insured also confirmed she did not authorize anyone to sign her name.

11. Northwestern interviewed the Respondent's supervisor and learned he did not meet with the Oklahoma insured listed on the Suitability Supplement. The Respondent's supervisor also confirmed the signature on the Suitability Supplement was not his.

12. On or about April 10, 2024, Northwestern met with the Respondent, who admitted to forging both the Oklahoma Insured's signature, and her supervisor's signature to the Suitability Supplement.

13. Due to her actions, the Respondent's Associate Agent Contract was terminated April 10, 2024.

14. Pursuant to the provisions of 36 O.S. §1435.13, 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:

- a. Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;



b. Forging another's name to an application for insurance or to any document related to an insurance transaction.

15. 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, a person may, after opportunity for hearing, be subject to a civil fine of not more than One Thousand Dollars (\$1,000.00) for each occurrence. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

#### CONCLUSIONS OF LAW

16. The Respondent violated 36 O.S. §1435.13(A)(8) and 36 O.S. §1435.13(A)(10) by forging the signatures of a client and her supervisor on an annuity suitability form.

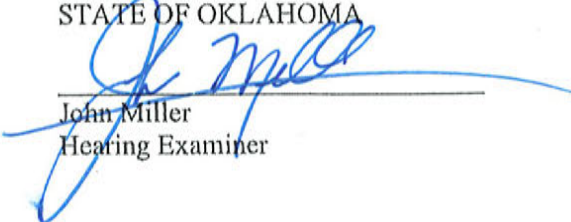
#### ORDER

**IT IS THEREFORE ORDERED** by the Insurance Commissioner and **AGREED** by Respondent Janelle Kay English that the Respondent's resident insurance producer license number 100196307 is hereby **REVOKED**. The Respondent is also **FINED** in the amount of **One Thousand Dollars** (\$1,000.00). The fine shall be paid within ninety (90) days from the date of this Agreed Order and made payable 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.

**WITNESS** My Hand and Official Seal this 25<sup>th</sup> day of November 2024.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

  
John Miller  
Hearing Examiner

AGREED TO:

*ASDeBose*

Antuanya "Bo" DeBose  
ASSISTANT GENERAL COUNSEL

*Janelle Kay English*

Janelle Kay English  
RESPONDENT

CERTIFICATE OF MAILING

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing Agreed Order was mailed by first class U.S. Mail and by certified mail with postage prepaid and return receipt requested on this 25<sup>th</sup> day of November, 2024 to:

Janelle Kay English



CERTIFIED MAIL NO.  
9214 8902 0982 7500 0671 00

and that a copy was delivered to:

Licensing and Anti-Fraud Division

*ASDeBose*

Antuanya "Bo" DeBose