

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

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

**Petitioner,**

**v.**

**BARBEE JACKSON INSURANCE** an applicant  
to reinstate a nonresident business entity  
insurance producer license

**Respondent.**

**Case No. 24-0568-DIS**

**FILED**  
NOV 01 2024  
INSURANCE COMMISSIONER  
OKLAHOMA

**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. Barbee Jackson Insurance ("Respondent") is an applicant to reinstate its Oklahoma nonresident business entity insurance producer license number 3000712180. Respondent's address of record is 2213 S. Ferdon Blvd., Crestview, FL 32536.

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 November 30, 2021, Respondent's nonresident business entity producer license expired.

6. On or about April 8, 2022 Respondent submitted an application to reactivate its nonresident business entity producer license (Transaction No. 687828370).

7. On or about April 11, 2022, OID Licensing sent Respondent a Reactivation Audit Question ("RAQ") to BARBEEC2@BARBEEJACKSON.COM, the email address on file in the SBS. The RAQ asked "did Barbee Jackson Insurance ... sell, solicit, or negotiate, as defined by the Oklahoma Producer Licensing Act, insurance in Oklahoma or to Oklahoma consumers after the license expired on 11/30/2021?"

8. The letter stated that the Designated Responsible Person can respond directly to the OID Licensing analyst within twenty (20) days or the application is withdrawn without refund or further notice.

9. The twentieth day after this letter was sent was May 3 (due to the twentieth day falling on Saturday, May 1, 2022). Respondent failed to provide a response on or before May 3, 2022.

10. On or about May 5, 2022, OID Licensing withdrew Respondent's application due to no response from Respondent.

11. On or about October 17, 2022, Respondent submitted an application to reactivate its nonresident business entity producer license (Transaction No. 704905150).

12. On or about October 20, 2022, OID Licensing sent Respondent a Reactivation Audit Question to BARBEEC2@BARBEEJACKSON.COM, the email address on file in the SBS,

asking “did Barbee Jackson Insurance ... sell, solicit, or negotiate, as defined by the Oklahoma Producer Licensing Act, insurance in Oklahoma or to Oklahoma consumers after the license expired on 11/30/2021?”

13. The letter stated that the Designated Responsible Person can respond directly to the OID Licensing analyst within twenty (20) days or the application is withdrawn without refund or further notice.

14. The twentieth day after this letter was sent was November 9, 2022. Respondent failed to provide a response on or before November 9, 2022.

15. On or about November 18, 2022, OID Licensing withdrew Respondent’s application due to no response from Respondent.

16. On or about August 9, 2023, Respondent submitted an application to reactivate its nonresident business entity producer license (Transaction No. 730289419).

17. On or about August 9, 2023, OID Licensing sent Respondent a Reactivation Audit Question to BARBEEC2@BARBEEJACKSON.COM, the email address on file in SBS, asking “did individuals sell, solicit, or negotiate, as those terms are defined by 36 O.S. § 1435.2, insurance on behalf of the entity applicant, in Oklahoma or to Oklahoma customers, since November 30, 2021?”

18. The letter stated an Owner/Executive Officer/DLRP can respond directly to the OID Licensing analyst within 20 days or the application is withdrawn without refund.

19. The twentieth day after this letter was sent was August 29, 2023. Respondent failed to provide a response on or before August 29, 2023.

20. On or about September 1, 2023, OID Licensing withdrew Respondent’s application due to no response from Respondent.



21. On or about June 10, 2024, Respondent submitted an application to reactivate its nonresident business entity producer license (Transaction No. 756729306).

22. On or about June 11, 2024, OID Licensing sent Respondent a Reactivation Audit Question and requested a response within twenty (20) business days of receipt. The Audit letter was emailed to BARBEEC2@BARBEEJACKSON.COM, Respondent's recorded business email address on file in State Based System and asked "did individuals sell, solicit, or negotiate, as those terms are defined by 36 O.S. § 1435.2, insurance on behalf of Barbee Jackson Insurance, in Oklahoma or to Oklahoma customers, since November 30, 2021?"

23. The twentieth day after this letter was sent was July 1, 2024. Respondent failed to provide a response on or before July 1, 2024.

24. On or about July 9, 2024, OID Licensing sent Respondent a second and final request for Respondent and included the Reactivation Audit Question and requested a response within twenty (20) business days of receipt. The Audit letter was emailed to BARBEEC2@BARBEEJACKSON.COM, Respondent's recorded business email address on file in the State Based System and asked "did individuals sell, solicit, or negotiate, as those terms are defined by 36 O.S. § 1435.2 insurance on behalf or in the name of BARBEE JACKSON INSURANCE, in Oklahoma or to Oklahoma customers, since November 30, 2021. The letter also stated that Failure to respond may result in Administrative and civil penalties and/or withdrawal of application with no refund.

25. The twentieth day after this letter was sent was July 29, 2024. Respondent failed to provide a response on or before July 29, 2024.

26. As of the date of this Order, Respondent's application is pending and Respondent has failed to submit a response to any of OID's Reactivation Audit Questions.

27. 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."

28. 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)

29. Pursuant to 36 O.S. § 1435.4(A), a person shall not sell, solicit, or negotiate insurance in this state for any class of classes of insurance unless the person is licensed for that line of authority in accordance with the Oklahoma Producer Licensing Act.

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

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: ... 15. Failing to respond to an inquiry from the Department as required in Section 1250.4 of this title;

...

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**

31. Respondent has violated 36 O.S. §1250.4(B) by failing to furnish an adequate response to five (5) inquiry letters from the Commissioner within twenty (20) calendar days from the date of the inquiry.

32. Respondent has violated 36 O.S. § 1435.13(A)(15) for failing to respond to an inquiry from the Department as required in Section 1250.4 by failing to respond to five (5) Reactivation Audit Questions within twenty (20) calendar days from the date of inquiry.

### **ORDER**

**IT IS THEREFORE ORDERED** that **Respondent shall PROVIDE a RESPONSE** to all the Oklahoma Insurance Department letters referenced above and that **Respondent is CENSURED AND FINED in the amount of FIVE HUNDRED DOLLARS (\$500.00)**. The responses and fine shall be submitted to the Oklahoma Insurance Department 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 you must agree to accept by clicking the "Accept Terms and Conditions" button. On the next screen, you will select the "Payment Type" from the drop-down menu by selecting "Legal Fines and Costs" and clicking "Continue," which will take you to a page to complete your payment. Should you experience difficulty completing your 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 50<sup>th</sup> 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 1<sup>st</sup> day of November 2024.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Julie Reding  
Julie Reding, OBA No. 15322  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma, 73105  
Tel. (405) 521-2746  
Fax (405) 522-0125

**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 1<sup>st</sup> day of November 2024 to:

Barbee Jackson Insurance  
22135 S. Ferdon Blvd.  
Crestview, FL 32536  
**Email: barbeec2@barbeejackson.com**

CERTIFIED MAIL NO.  
9214 8902 0982 7500 0665 61

and a copy was delivered to:

Consumer Assistance Division

Oracina Torres for  
Julie Reding