

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

<b>STATE OF OKLAHOMA, ex rel. GLEN MULREADY, Insurance Commissioner,</b>	)	
	)	
<b>Petitioner,</b>	)	
<b>v.</b>	)	
	)	
<b>PATRICK RICHARD FISHER,</b>	)	
a resident adjuster,	)	
	)	
<b>Respondent.</b>	)	

**FILED**  
MAR 13 2025  
INSURANCE COMMISSIONER  
OKLAHOMA  
Case No. 24-0909-DIS

**FINAL ADMINISTRATIVE ORDER**

On March 6, 2025 a show cause hearing was held on the Oklahoma Insurance Department's ("OID") *Notice of Hearing and Order to Show Cause* ("Notice"), filed February 5, 2025. The hearing was held at the offices of the Oklahoma Health Care Authority (due to construction at the offices of the OID) before Independent Hearing Examiner John Miller. The Petitioner appeared by counsel Antuanya "Bo" DeBose. The Respondent appeared pro se. Witnesses were sworn and testified, exhibits were admitted, and argument of the parties heard.

**PROCEDURAL FINDINGS**

1. The OID has jurisdiction over the subject matter of this action pursuant to 36 O.S. §§101-7401, including the Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 et seq..
2. 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. Patrick Richard Fisher ("Respondent") is a licensed adjuster in the state of Oklahoma holding license number 54549. The Respondent's address of record is [REDACTED]  
[REDACTED]

4. Pursuant to 36 O.S. 6220(A)(10), the Commissioner may censure, suspend, revoke, or refuse to issue or renew a license pursuant to the Insurance Adjusters Licensing Act, levy a civil penalty, or any combination of actions for failing to respond to any inquiry (including electronic communications) from the Department within thirty (30) calendar days of receipt of such inquiry.
5. On or about January 17, 2025, the Petitioner issued a *Conditional Administrative Order and Notice of Right to be Heard* in this matter. The Respondent requested a hearing on or about January 21, 2025.
6. The Petitioner afforded the Respondent an opportunity for hearing by sending the *Notice* by certified mail return receipt requested and by electronic mail on February 5, 2025. 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, Maria Torres.
8. The following exhibits were introduced and admitted:
  - a. Petitioner's Exhibit A: OID's Email to Respondent dated November 22, 2024
  - b. Petitioner's Exhibit B: OID's Email to Respondent dated December 30, 2024
  - c. Petitioner's Exhibit C: Respondent's Email to OID dated December 20, 2024
  - d. Respondent's Exhibit 1: Respondent's Email to OID
9. The following witnesses were sworn and testified under oath:
  - a. Tracee Watley, OID Consumer Assistance Division
  - b. Patrick Richard Fisher, Respondent
10. On November 22, 2024, the Consumer Assistance Division of the Oklahoma Insurance Department ("OID") emailed a letter to the Respondent and requested a response within twenty (20) days of receipt. The OID file number for this request is #124977.

11. After receiving no response, the OID emailed another letter to the Respondent on December 30, 2024. On December 30, 2024, the OID received an email response from the Respondent. The response was received thirty-eight (38) days after OID's initial correspondence.

12. 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. The Commissioner may, upon good cause shown and on a case-by-case basis, extend the time allowed for a response for up to seven (7) additional calendar days. Any inquiry or response subject to this subsection shall be delivered electronically."

13. Pursuant to 36 O.S. § 6220(B), in addition to or in lieu of any applicable denial, suspension, or revocation of a license, any person violating the provisions of the Insurance Adjusters Licensing Act may be subject to a civil fine of not more than One Thousand Dollars (\$1,000.00) for each violation. This fine may be enforced in the same manner in which civil judgment may be enforced.

#### **CONCLUSIONS OF LAW**

1. That OID has jurisdiction over this matter and the Respondent pursuant to 36 O.S. §§ 101-7401, including the Unfair Claims Settlement Practices Act, 36 O.S. § 1250.1 et seq. and the Insurance Adjusters Licensing Act, 36 O.S. § 6201 et seq..

2. That the Respondent is a licensed adjuster in the state of Oklahoma holding license number 54549.

3. That the Respondent was provided adequate notice and a hearing pertaining to the *Notice of Hearing and Order to Show Cause* filed on February 5, 2025, in accordance with the Oklahoma Insurance Code and the Oklahoma Administrative Procedures Act.

4. Based upon the above provided findings of fact there is clear and convincing evidence to find that the Respondent has violated 36 O.S. § 6220(A)(10) and 36 O.S. § 1250.4(B) by failing to furnish an adequate response to an inquiry letter from the Commissioner within thirty (30) calendar days from the date of the inquiry.



**ORDER**

**IT IS THEREFORE ORDERED** that Respondent Patrick Richard Fisher is **FINED** in the amount of **Fifty Dollars (\$50.00)**. The Respondent is also ordered to pay the costs of the proceeding in the amount of **One Hundred Fifty Dollars (\$150.00)**. The fine and costs shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Order. The fine shall be made payable to the Oklahoma Insurance Department and sent 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.

Done this 15<sup>th</sup> day of March 2025.

  
\_\_\_\_\_  
John Miller  
INDEPENDENT HEARING EXAMINER

**CERTIFICATE OF MAILING**

I, Antuanya "Bo" DeBose, 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 13<sup>th</sup> day of March, 2025 to:

Patrick Richard Fisher




**Respondent's Personal and Mailing Address**

CERTIFIED MAIL NO.  
9214 8902 0982 7500 0702 54

and a copy was delivered to:

Consumer Assistance and Licensing Division

  
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Antuanya "Bo" DeBose  
Assistant General Counsel