

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

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
v.)
)
BRITTNEE LOVETT OWENS,)
a resident producer,)
)
Respondent.)

Case No. 25-0013-DIS

FILED
JAN 17 2025
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, Antuanya “Bo” DeBose, 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. §§ 101-7401, including the Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 et seq..
2. Brittnee Lovett Owens (“Respondent”) is a licensed resident producer in the state of Oklahoma holding license number 3001418516. Respondent’s address of record is 3545 NW 58th Street, Suite 830-C, Oklahoma City, Oklahoma 73112.
3. If the Respondent requests a hearing in writing pursuant to OAC 365:1-7-1, 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.

FINDINGS OF FACT

1. On or about November 19, 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 #125461. The letter was emailed to destinedinsuranceagency@gmail.com and brittnee@destinedinsurance.com, the recorded contacts for the Respondent in the state-based system.
2. After receiving no response, the OID emailed another letter to the Respondent on December 10, 2024. A response was requested within twenty (20) days of receipt.
3. As of the date of this Order, the Respondent has failed to submit an adequate response to the November 19, 2024 and December 10, 2024 request(s) from OID.
4. A copy of the aforementioned letters are attached as “*Petitioner’s Exhibit A*” and “*Petitioner’s Exhibit B*.”
5. Pursuant to 36 O.S. § 109(C), all persons and organizations subject to the jurisdiction of the Commissioner shall keep any contact information deemed necessary by the Commissioner on file with the Insurance Department. Contact information shall be kept current and be submitted electronically in the manner and form prescribed by the Commissioner, along with any applicable fees. Any change in contact information shall be submitted within twenty (20) days of the change.
6. 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.”

7. 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

1. The Respondent has violated 36 O.S. §1250.4(B) and 36 O.S. §109(C) by failing to furnish an adequate response to two (2) inquiry letters from the Commissioner within twenty (20) calendar days from the date of the inquiry.

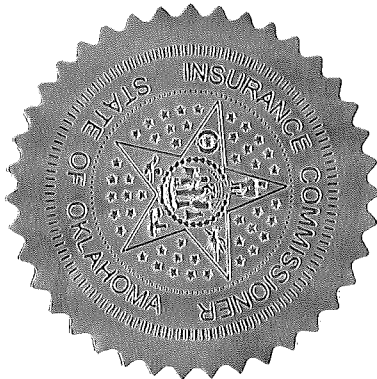
ORDER

IT IS THEREFORE ORDERED that the Respondent shall provide a response to the Oklahoma Insurance Department letters referenced above and is fined in the amount of **Five Hundred Dollars (\$500.00)**. The response shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Conditional Administrative Order. The fine shall be made payable to the Oklahoma Insurance Department and sent to the Oklahoma Insurance Department located at 400 NE 50th Street, Oklahoma City, Oklahoma 73105. 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 the 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 Antuanyia “Bo” DeBose, 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 the 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 17th day of January 2025.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Antuany DeBose

Antuany "Bo" DeBose, OBA# 32765
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma, 73105
Tel. (405) 522-4805
Fax (405) 522-0125
Bo.debose@oid.ok.gov

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the above and foregoing *Conditional Order* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 17th day of January, 2025, to:

Brittnee Lovett Owens
3545 NW 58th Street, Suite 830-C
Oklahoma City, Oklahoma 73112-4726
destinedinsuranceagency@gmail.com
brittnee@destinedinsurance.com

CERTIFIED MAIL NO.
9214 8902 0982 7500 0684 80

and a copy was delivered to: Consumer Assistance Division

Antuany DeBose
Antuany "Bo" DeBose

From: Tracee Watley
To: "destinedinsuranceagency@gmail.com"; "brittnee@destinedinsurance.com"
Subject: OID FILE 125461
Date: Tuesday, December 10, 2024 10:39:00 AM
Attachments: 125461_agency.pdf

Greetings,

Please see attached and provide a reply confirming receipt of this email.

Regards,

Tracee Watley, MSM

Property and Casualty Analyst III



Consumer Assistance

400 NE 50th Street

Oklahoma City, Oklahoma 73105

405.521.2991 office

Tracee.Watley@oid.ok.gov

oid.ok.gov

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Exhibit 1



**OKLAHOMA
INSURANCE
DEPARTMENT**

Insurance Commissioner, Glen Mulren

401 ME 521-2991
Oklahoma City, OK 73105
oid.ok.gov

SENT VIA EMAIL: destinedinsuranceagency@gmail.com brittnee@destinedinsurance.com

December 10, 2024

BRITTNEE OWENS
3545 NW 58TH ST STE 830-C
OKLAHOMA CITY, Oklahoma 73112-4726

RE: JENNIFER DUNBAR-WARREN, COMPLAINANT
OID FILE NUMBER: 125461

Dear Brittnee Owens:

Please immediately acknowledge receipt of this letter via email to the analyst referenced below.

Enclosed you will find a copy of a Request for Assistance we have received from the above inquirer. Please review this correspondence and advise our office of your position. We ask that you use the above file number on all correspondence concerning this inquiry.

36 O.S. § 1250.4 (B) of the Oklahoma Insurance Code requires that you provide the OID with an adequate written explanation on your company/agency letterhead regarding the position and determination taken on this matter. Further, any inquiry or response shall be delivered electronically and must be received by this office no later than twenty (20) calendar days from the date of receipt of this letter. Failure to timely respond may result in an administrative fine.

Thank you in advance for your assistance and your timely response. This department looks forward to working with you in resolving the insurance problems of this consumer.

Sincerely,

Tracee Watley
Property & Casualty Analyst
Consumer Assistance/Claims Division
tracee.watley@oid.ok.gov
(405)521-2991 Fax:(405)521-6652

Enclosure

From: Tracee Watley
To: destinedinsuranceagency@gmail.com; brittnee@destinedinsurance.com
Subject: FW: OID FILE 125461
Date: Thursday, January 2, 2025 10:01:00 AM
Attachments: [125461 agency.pdf](#)
[125461 80.pdf](#)

Greetings,

Please see attached and provide a reply confirming receipt of this email.

Regards,

Tracee Watley, MSM
Property and Casualty Analyst III



Consumer Assistance
400 NE 50th Street
Oklahoma City, Oklahoma 73105
405.521.2991 office
Tracee.Watley@oid.ok.gov
oid.ok.gov
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From: Tracee Watley
Sent: Tuesday, December 10, 2024 10:40 AM
To: destinedinsuranceagency@gmail.com; brittnee@destinedinsurance.com
Subject: OID FILE 125461

Greetings,

Please see attached and provide a reply confirming receipt of this email.

Regards,

Tracee Watley, MSM
Property and Casualty Analyst III



Consumer Assistance
400 NE 50th Street

Oklahoma City, Oklahoma 73105

405.521.2991 office

Tracee.Watley@oid.ok.gov

oid.ok.gov

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**OKLAHOMA
INSURANCE
DEPARTMENT**

Insurance Commissioner, Glen Mulre

400 MELBO Street, Oklahoma City, OK 73105
Phone: (405) 521-2991 Fax: (405) 521-6652
Email: oid@ok.gov

SENT VIA EMAIL: destinedinsuranceagency@gmail.com brittnee@destinedinsurance.com

January 02, 2025

BRITTNEE OWENS
3545 NW 58TH ST STE 830-C
OKLAHOMA CITY, Oklahoma 73112-4726

RE: JENNIFER DUNBAR-WARREN, COMPLAINANT
OID FILE NUMBER: 125461

Dear Brittnee Owens:

This letter is in reference to our recent inquiry regarding the captioned matter, a copy of which is attached for your easy reference.

Our files indicate that we have not received a reply to our inquiry. Please be advised that you are now in violation of 36 O.S. § 1250.4(B) for failure to furnish the Insurance Department with an adequate response to our inquiry within twenty (20) calendar days of receipt of the inquiry. Pursuant to 36 O.S. § 1250.4(D), you are subject to a civil penalty or not less than One Hundred Dollars (\$100) nor more than Five Thousand Dollars (\$5000).

Please give this matter your immediate attention and forward your reply so this office can evaluate your position and reply to the complainant.

Regards,

Tracee Watley
Consumer Assistance/Claims Division
tracee.watley@oid.ok.gov
(405) 521-2991 Fax: (405) 521-6652

Enclosure

From: Mail Delivery Subsystem
To: brittnee@destinedinsurance.com
Subject: Undeliverable: OID FILE 125461
Date: Thursday, January 2, 2025 10:08:35 AM
Attachments: FW OID FILE 125461.msg

The original message was received at Thu, 2 Jan 2025 10:01:57 -0600
from m0360693.pops.net [127.0.0.1]

----- The following addresses had permanent fatal errors -----

<brittnee@destinedinsurance.com>

(reason: 550 Host unknown)

----- Transcript of session follows -----

550 5.1.2 <brittnee@destinedinsurance.com>... Host unknown (Name server: destinedinsurance.com.: host not found)