

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

FILED
FEB 06 2025
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel.)
GLEN MULREADY, Insurance Commissioner,)
)
 Petitioner,)
v.)
)
ABDELAZIZ AGENCY, LLC, a licensed)
Oklahoma resident business entity producer)
and applicant to renew a resident business)
entity limited lines motor service club license,)
)
)
 Respondent.)

Case No. 25-0083-DIS

**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 his attorney, Julie Reding, and alleges and states as follows:

JURISDICTION

1. Glen Mulready is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101–7402, the Oklahoma Producer Licensing Act, 36. O.S. §§ 1435.1–1435.41 and Motor Service Clubs, 36 O.S. § 3101–3112.

2. Respondent Abdelaziz Agency LLC (“Respondent”) holds an expired resident business entity producer license number 100284132 and NPN number 18307660, and is an applicant to renew its expired motor services club license (transaction number 774444455). Respondent’s mailing address of record is 9004 NW 79th Terrace, Yukon, OK 73099.

3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to 36 O.S. §§ 1435.4, 1435.7, 1435.13(A) and (D) and 36 O.S. § 3105.

4. Pursuant to 36 O.S. § 1435.13(A) & (D), in addition to or in lieu of any applicable denial, probation, censure, suspension or revocation of a license, the Insurance Commissioner may levy a fine up to \$1,000.00 for each violation of the Oklahoma Producer Licensing Act.

5. Pursuant to 36 O.S. § 3105 (C) & (D), upon notice and hearing the Commissioner may, in addition to or in lieu of any applicable denial, suspension or revocation of a license may issue a fine of not less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each violation.

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

7. Pursuant to 75 O.S. §§ 309(C) & 310(3) & (5); OAC 365:1-7-4(a)-(b), hearings are open to the public and Respondent has a right to appear in person and with counsel to present evidence, examine witnesses, and make oral arguments. OAC 365:1-1-5(a).

8. 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

9. On or about July 31, 2024, Respondent's resident business entity limited lines motor service club license expired. The Designated Responsible Licensed Producer and one hundred percent (100%) owner is Mohamed S. Abdelaziz, license number 100277207.

10. On or about January 2, 2025, Respondent submitted its application to renew its business entity motor service club license (transaction number 774444455).

11. On or about January 2, 2024, the Oklahoma Insurance Department Licensing Division (OID) issued an audit letter requiring Respondent to disclose any instances Respondent rendered, furnished, procured, reimbursed for, sold, solicited, or negotiated motor service club services/insurance in the State of Oklahoma since July 31, 2024.

12. On or about January 2, 2025, Respondent replied to OID's audit letter and disclosed ninety (90) occurrences of selling, soliciting or negotiating motor service club insurance in the State of Oklahoma between the dates of July 31, 2024 to January 2, 2025 while Respondent's license was expired.

13. Pursuant to 36 O.S. § 3105(C)(1): "Upon notice and hearing, the Commissioner may suspend, censure, revoke or refuse to renew any license of a producer if he finds as to the licensee that any one or more of the following causes to exist: 1. An violation of or noncompliance with any provision of this act; ..."

14. Pursuant to the provisions of 36 O.S. § 3107: "No person shall solicit, or aid in the solicitation of, another person to purchase a service contract issued by a company not duly licensed under the terms of this act."

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

16. 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: . . . 2. Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state’s insurance Commissioner;

...

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

17. Respondent has violated 36 O.S. § 1435.4(A), 36 O.S. § 1435.13(A)(2) and 36 O.S. § 3107 by conducting the business of insurance of selling, soliciting, or negotiating ninety (90) motor service club policies while Respondent’s motor service club limited license was expired.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED, AND DECREED that Respondent is hereby **CENSURED** and **FINED Six Hundred Thirty Dollars (\$630.00)**. The fine shall be paid 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 the Respondent requests a hearing with respect to the Findings of Fact set forth above within thirty (30) days of the date of mailing of this Order, the penalties set forth above will become a Final Order on the thirty-first (31st) day following the date of mailing this Order. A request for hearing should be in writing addressed to Julie Reding, Oklahoma Insurance Department, Legal Division, 400 NE 50th St. 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 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. §§ 250-324. If Respondent serves a timely request for hearing on the Oklahoma

Insurance Department, this Conditional Order shall act as 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 6th day of February 2025.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Julie Reding

Julie Reding, OBA No.15522
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CERTIFICATE OF MAILING

I, Julie Reding, hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to be Heard* was sent by email and by certified mail with postage prepaid and return receipt requested on this 6th day of February 2025 to:

Abdelaziz Agency LLC
9004 NW 79th Terrace
Yukon, OK 73099
a0b3094@allstate.com

CERTIFIED MAIL NO.
9214 8902 0982 7500 0688 79

and

that a copy was delivered to:

Licensing Division

Onawa Torres for
Julie Reding