

**FILED**

AUG 20 2025

**INSURANCE COMMISSIONER  
OKLAHOMA**

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

STATE OF OKLAHOMA, ex rel. GLEN )  
 MULREADY, Insurance Commissioner, )  
 )  
**Petitioner,** )  
 v. )  
 )  
**THOMAS JAMES LAWSON,** )  
 a resident producer, )  
 )  
**Respondent.** )

Case No. 25-0017-DIS

**AGREED ORDER**

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner, by and through counsel, Antuanya "Bo" DeBose, and Respondent Thomas James Lawson ("Respondent") who 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 administrating 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 held license number 40137986 as a resident insurance producer, defined and required by 36 O.S. § 1435.2(7). His address of record is 5904 Windstone Drive, Norman, Oklahoma 73072-2034.
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 Respondent used his personal email and personal cell phone to facilitate the two-factor authentication process and e-sign the Northwestern Mutual Life Insurance (NW Life) policy documents for Insured Claflin, Insured Rother, and Insured Stubblefield. The Respondent admits he used his personal information to e-sign the policy documents because he believed he could do so.

7. Additionally, the Respondent generated three (3) NW Life policies for Insured Rother's son, instead of just the one she requested. The Respondent also manually drafted Insured Rother's bank account each month, instead of paying the premium through her requested automatic draft.

8. During NW Life's investigation of the Respondent, a complaint was received from insured Chreise Crittenden ("Insured Crittenden"). A policy document for Insured Crittendon contains a handwritten signature. Both NW Life and the Oklahoma Insurance Department ("OID") provided the policy document to Insured Crittenden for review. Insured Crittenden reported that the signature on the policy document is not hers. The Respondent admits he forged Insured Crittenden's signature on the policy form. Additionally, the Respondent generated a second life insurance policy for Insured Crittenden without her knowledge.

9. Following the investigation, NW Life terminated the Respondent's appointment May 19, 2023.

10. 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 for:

- a. Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- b. Using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;
- c. Forging another's name to an application for insurance or to any document related to an insurance transaction.

11. 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.

12. Pursuant to 36 O.S. §1435.13(F), the Insurance Commissioner shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by the Oklahoma Producer Licensing Act and this title against any person who is under investigation for or charged with a violation of the Oklahoma Producer Licensing Act or this title even if the person's license or registration has been surrendered or has lapsed by operation of law.

CONCLUSIONS OF LAW

13. The Respondent has violated 36 O.S. §1435.13(A)(8) and (A)(10) by using his personal email and personal cell phone to facilitate the two-factor authentication process and e-sign three (3) customer policy applications. Additionally, the Respondent forged Insured Crittenden's signature on an insurance policy document.

14. The Respondent has violated 36 O.S. § 1435.13(A)(5) and (A)(8) by submitting two (2) unrequested policy applications for Insured Rother and manually drafting premium payments from her bank account without her knowledge. Additionally, the Respondent submitted an unrequested policy application for Insured Crittenden.

ORDER

**IT IS THEREFORE ORDERED** by the Insurance Commissioner and **AGREED** by Respondent Thomas James Lawson that the Respondent's resident insurance producer license number 40137986 is hereby **REVOKED**. The Respondent is also **FINED** in the amount of **Five Hundred Dollars (\$500.00)**. The fine may be paid by check sent to the Oklahoma Insurance Department located at 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73105, or 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. An online Payment will include a nonrefundable processing fee of One Dollar (\$1.00). Failure to comply with a proper order of the Commissioner will result in further administrative action.

WITNESS My Hand and Official Seal this 18<sup>th</sup> day of August 2025.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

*Stephan Mathis*

Stephan Mathis  
Hearing Examiner

AGREED TO:

*Antuanya DeBose*  
Antuanya "Bo" DeBose  
ASSISTANT GENERAL COUNSEL

*Thomas James Lawson*  
Thomas James Lawson  
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 20<sup>th</sup> day of Aug, 2025 to:

Thomas James Lawson  
5904 Windstone Drive  
Norman, Oklahoma 73072-2034  
[Tj.lawson@nm.com](mailto:Tj.lawson@nm.com)  
[Tjlaw23@yahoo.com](mailto:Tjlaw23@yahoo.com)  
Respondent's Mailing and Residence Address

CERTIFIED MAIL NO.  
9214 8902 0982 7500 0737 12

and a copy was delivered to:

Licensing & Anti-Fraud Division

*Antuanya DeBose*  
Antuanya "Bo" DeBose