

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
FEB 07 2022
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
vs.)
)
LOREN D. JANZEN, a licensed producer in the)
State of Oklahoma,)
)
Respondent.)

CASE NO. 21-0418-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 counsel, Andrea M. Golden, 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. §§ 101-7401, including the Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 et seq..
2. Respondent Loren D. Janzen, (“Respondent”), is a residential insurance producer, holding license number 89337. Respondent’s address of record is 6005 NW 153rd St. Edmond, OK 73013.
3. If 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 requested by Respondent.

FINDINGS OF FACT

1. On or about June 2, 2021, the Consumer Assistance Division of the Oklahoma Insurance

Department (“OID”) emailed received a consumer complaint.

2. On or about June 2, 2021, OID mailed a letter to Respondent and requested a response within twenty (20) days from the date of letter receipt. The letter was mailed to Respondent’s recorded mailing address of 6005 NW 153rd St. Edmond, OK 73013.

3. The twentieth (20th) day after the date of the letter was June 22, 2021 – adding an additional three (3) days for mailing adjusted the response date to June 25, 2021. Respondent failed to provide an adequate response to the aforementioned letter on or before June 25, 2021.

4. On or about July 2, 2021, OID mailed a follow-up letter to Respondent, again requesting a response.

5. As of the date of this Order, Respondent has failed to provide an adequate response.

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. §1250.14*, the Insurance Commissioner may, after notice and hearing, subject an insurer to a civil penalty of not less than one hundred dollars (\$100.00) nor more than Five Thousand Dollars (\$5,000.00) for each violation of the Unfair Claims Settlement Practices Act.

CONCLUSIONS OF LAW

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

of each respective inquiry.

ORDER

IT IS THEREFORE ORDERED that Respondent shall provide a response to the **Oklahoma Insurance Department letters referenced above and is fined in the amount of One Hundred dollars (\$100.00)**. The response and fine shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department. The fine shall be 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 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 thirty-first (31st) day following the date of mailing this Order. A request for hearing should be in writing and addressed to Andrea M. Golden, 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 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 7th day of February 2021.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Andrea M. Golden
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma, 73105
Tel. (405) 521-6695
Fax (405) 522-0125

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 7th day of February 2022, to:

Loren D. Janzen
6005 NW 153rd St.
Edmond, OK 73013

CERTIFIED MAIL NO:
9214 8902 0982 7500 0439 75

and a copy was delivered to:

Consumer Assistance Division

Andrea M. Golden
Assistant General Counsel



21-0418-D15
Am6

Date Produced: 02/14/2022

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0439 75. Our records indicate that this item was delivered on 02/08/2022 at 11:13 a.m. in EDMOND, OK 73013. The scanned image of the recipient information is provided below.

Signature of Recipient :

Address of Recipient :

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

LOREN D JANZEN
6005 NW 153RD ST
EDMOND OK 73013-9510

Customer Reference Number: C3214340.18695512