

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**  
DEC 13 2021  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
SAVE MONEY CAR INSURANCE CORPORATION, )  
a domestic property and casualty insurance company, )  
 )  
Respondent. )

Case No. 21-0490-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 Save Money Car Insurance Corporation, (“Respondent”), is a domestic insurance company, holding license number 100282845, authorized to write property and casualty insurance in the State of Oklahoma. Respondent’s address of record is 2448 E. 81<sup>st</sup> St., Ste. 2400 Tulsa, OK 74137.
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 August 5, 2021, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) emailed a letter to Respondent and requested a response within twenty (20) days of receipt. The OID file number for this matter is #90044. The letter was emailed to [dustin@tulsainsuranceonline.com](mailto:dustin@tulsainsuranceonline.com), Respondent’s recorded business email in the State Based System (“SBS”). A copy of the aforementioned email is attached as “Petitioner’s Exhibit A.”
2. On or about August 5, 2021, Respondent sent an email to OID stating, “Received, thank you!” A copy of this email is attached as “Petitioner’s Exhibit B.”
3. The twentieth (20<sup>th</sup>) day after the date of the letter was August 25, 2021. Respondent failed to provide an adequate response to the aforementioned letter on or before August 25, 2021.
4. Subsequently, OID emailed an additional letter to the Respondent dated August 27, 2021 and requested a response within twenty (20) days of receipt. The letter was emailed to [dustin@tulsainsuranceonline.com](mailto:dustin@tulsainsuranceonline.com), Respondent’s recorded business email in the State Based System (“SBS”). A copy of the aforementioned email is attached as “Petitioner’s Exhibit C.”
5. As of the date of this Order, Respondent has failed to provide an adequate response to the aforementioned letters from OID.
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 Two Hundred Fifty dollars (\$250.00).** 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 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.

**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 (31<sup>st</sup>) 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 50<sup>th</sup> 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 13<sup>th</sup> day of December 2021.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A blue ink signature of Glen Mulready, consisting of a large, stylized 'G' and 'M'.

Andrea M. Golden  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> 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 13<sup>th</sup> day of December, 2021, to:

Save Money Car Insurance Corporation  
2448 E. 81<sup>st</sup> St., Ste. 2400  
Tulsa, OK 74137



and a copy was delivered to:  
Consumer Assistance Division

A blue ink signature of Andrea M. Golden, consisting of a large, stylized 'A' and 'G'.

Andrea M. Golden  
Assistant General Counsel



**OKLAHOMA  
INSURANCE  
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 MC 58<sup>th</sup> Street  
Oklahoma City, OK 73105

405.521.2800  
oid.ok.gov

August 05, 2021

SAVE MONEY CAR INSURANCE CORPORATION  
2448 E 81ST ST SUITE 2400  
TULSA, OK 74137

RE: SAMANTHA HAILEY, POLICY NUMBER SMCC2020247  
OID FILE NUMBER: 90044

To Whom It May Concern:

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.

Section 1250.4 (B) of the Oklahoma Insurance Code requires that you provide this Department with an adequate written explanation regarding the company's position taken in this matter. Your response must be received by this office no later than twenty (20) calendar days from the date of receipt of this letter.

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

EXHIBIT"   A   "

## Tracee Watley

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**From:** Dustin Dorsey <dustin@tulsainsuranceonline.com>  
**Sent:** Thursday, August 5, 2021 4:27 PM  
**To:** Tracee Watley  
**Subject:** [EXTERNAL] Re: OID FILE 90044

Received, thank you!

On Thu, Aug 5, 2021 at 4:04 PM Tracee Watley <[Tracee.Watley@oid.ok.gov](mailto:Tracee.Watley@oid.ok.gov)> wrote:

Greetings, please see attached.

Thank you,

## Tracee Watley

Property and Casualty Analyst



Consumer Assistance/Claims Division

400 NE 50<sup>th</sup> Street

Oklahoma City, Oklahoma 73105

405.521.2991 office

[Tracee.Watley@oid.ok.gov](mailto:Tracee.Watley@oid.ok.gov)

[oid.ok.gov](http://oid.ok.gov)

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**OKLAHOMA  
INSURANCE  
DEPARTMENT**

Insurance Commissioner, Glen Mulready

100 NE 5th Street  
Oklahoma City, OK 73105

405 521 2626  
oid.ok.gov

August 27, 2021

SAVE MONEY CAR INSURANCE CORPORATION  
2448 E 81ST ST SUITE 2400  
TULSA, OK 74137

RE: SAMANTHA HAILEY, POLICY NUMBER SMCC2020247  
OID FILE NUMBER: 90044

To Whom It May Concern: :

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 failure to furnish the Insurance Department with an adequate response to any inquiry within twenty (20) calendar days of receipt of the inquiry constitutes violation of 36 O.S. Section 1250.4.

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

EXHIBIT"  C  "

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

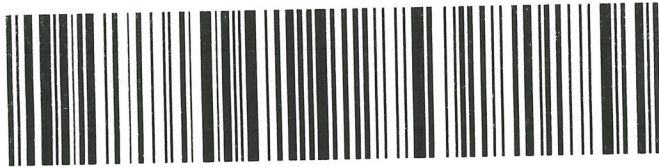
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DEPARTMENT**

Legal Division  
Insurance Commissioner Glen D  
400 NE 50<sup>th</sup> St.  
Oklahoma City, OK 73105

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DEPARTMENT**

Legal Division  
Insurance Commissioner Glen Mulready  
400 NE 50<sup>th</sup> St.  
Oklahoma City, OK 73105

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