

FINDINGS OF FACT

1. On or about October 7, 2021, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) received a consumer complaint.
2. On or about October 28, 2021, OID e-mailed a letter to Respondent and requested a response within twenty (20) days from the date of receipt. The OID file number for this matter is #90824. The letter was emailed to mytermadvantage@gmail.com, Respondent’s recorded business email in the State Based System (“SBS”).
3. The twentieth (20th) day after the date of the letter was November 17, 2021. Respondent failed to provide an adequate response to the aforementioned letter on or before November 17, 2021.
4. On November 18, 2021, OID e-mailed a follow up letter to Respondent, again requesting a response. The follow up letter was also e-mailed to mytermadvantage@gmail.com.
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)*, “[a]ny 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.

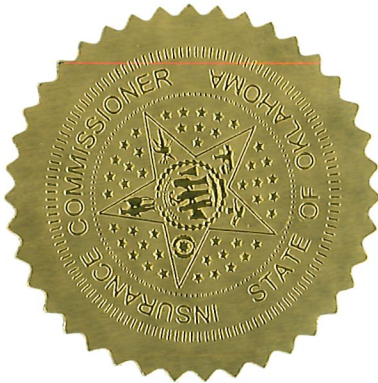
ORDER

IT IS THEREFORE ORDERED that Respondent shall provide a response to the Oklahoma Insurance Department letters referenced above and is hereby **CENSURED** and **FINED in the amount of Two Hundred Dollars (\$200.00)**. 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 30th day of December 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 30th day of December, 2021, to:

Eric J. Michaels
11240 Greenbriar Chase
Oklahoma City, OK 73170-3217

**CERTIFIED MAIL NO:
9214 8902 0982 7500 0432 10**

and a copy was delivered to:

Consumer Assistance Division

Andrea M. Golden
Assistant General Counsel



**OKLAHC
INSURANCE
DEPARTMENT**

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

CERTIFIED MAIL®



USPS CERTIFIED MAIL



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ERIC J MICHAELS
11240 GREENBRIAR CHASE
OKLAHOMA CITY OK 73170-3217

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT
JAN 06 2022
LEGAL DIVISION



ZIP 73105
041M11455007

NEOPOST
12/30/2021
FIRST-CLASS MAIL
US POSTAGE \$006.76

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT

JAN 06 2022
MAILROOM

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FWD
73105>1816

731 NFE 1
FORWARD TIME EXP RTN TO SEND C2000001/04/22
MICHAELS, ERIC J
13100 LORRIEN WAY
OKLAHOMA CITY OK 73170-0400
RETURN TO SENDER