

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

**FILED**  
**JAN 25 2022**  
**INSURANCE COMMISSIONER**  
**OKLAHOMA**

**STATE OF OKLAHOMA, ex rel. GLEN** )  
**MULREADY, Insurance Commissioner,** )  
 )  
**Petitioner,** )  
**v.** )  
 )  
**JEAN ANN BROWN,** )  
**a resident producer,** )  
 )  
 )  
**Respondent.** )

**Case No. 22-0015-DIS**

**AMENDED 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 Oklahoma Producer Licensing Act, *36 O.S. § 1435.1 et seq.*.
2. Respondent Jean Ann Brown (“Respondent”) holding license number 99750, is licensed by the State of Oklahoma as a resident insurance producer. Respondent’s address of record is 12536 Ridgegate Rd. 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. § 1435.13(A) and (D)*.
4. 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 less than One Hundred Dollars (\$100.00) nor more than One Thousand Dollars (\$1,000.00) for each occurrence. The penalty may be enforced in the same manner in which civil judgments may be enforced.

5. If Respondent requests a hearing in writing in this matter, 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**

6. On February 28, 2021, Respondent's resident insurance producer license expired.

7. On December 16, 2021, State Based Systems ("SBS") noted the necessary requirements and qualifications to reactivate Respondent's producer license.

8. On December 22, 2021, the Oklahoma Insurance Department's Licensing Division ("OID") received Respondent's electronic application for a resident producer license. OID subsequently sent correspondence asking if Respondent had quoted, sold, solicited, or negotiated insurance since the expiration/inactivation date of her license.

9. On or about December 28, 2021, Respondent replied to OID's correspondence and submitted a list of forty-seven (47) policies she had quoted, sold, solicited, or negotiated while her license was expired.

10. Pursuant to *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."

11. 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:

- i. Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner
- a. 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 less than One Hundred Dollars (\$100.00) nor 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.

#### **CONCLUSIONS OF LAW**

12. Respondent has violated *36 O.S. §1435.4(A)* and *36 O.S. §1435.13(A)(2)* by quoting, selling, soliciting, or negotiating forty-seven (47) policies with an expired license.

#### **ORDER**

**IT IS THEREFORE ORDERED** that Respondent is hereby **CENSURED** and **FINED** Two Hundred Dollars (\$200.00). The fine shall be paid 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 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 25<sup>th</sup> day of January 2022.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A handwritten signature in blue ink, appearing to be "A. Golden", written over a horizontal line.

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 Administrative Order and Notice of Right to be Heard* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 25<sup>th</sup> day of January 2022, to:

Jean Ann Brown  
12536 Ridgeway Rd.  
Yukon, OK 73099

**CERTIFIED MAIL NO:**  
**9214 8902 0982 7500 0437 60**

and a copy was delivered to:

Licensing Division



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Andrea M. Golden  
Assistant General Counsel



220015 Dis  
AMB

Date Produced: 01/31/2022

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0437 60. Our records indicate that this item was delivered on 01/26/2022 at 12:15 p.m. in YUKON, OK 73099. 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:

JEAN ANN BROWN  
12536 RIDGEGATE RD  
YUKON OK 73099-6480

Customer Reference Number: C3188284.18544921