

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
MAR 09 2022
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
vs.)
)
MATTHEW TAYLOR, a non-resident)
insurance adjuster in the State of Oklahoma,)
)
Respondent.)

CASE NO. 22-0096-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, and the Oklahoma Insurance Adjusters Licensing act, 36 O. S. §§ 6201-6223.
2. Respondent Matthew Taylor, (“Respondent”) is a non-resident insurance adjuster holding license number 3000507669. Respondent’s address of record is 1201 W. Court St. Paragould, Arkansas 72450. Respondent’s non-resident license expired on March 31, 2021.
3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to 36 O.S. §6220.
4. 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.

ALLEGATIONS OF FACT

5. Respondent's Oklahoma non-resident adjuster license expired on March 31, 2021.
6. On or about February 14, 2022, Respondent provided a list acknowledging forty (40) claims adjusted without an active Oklahoma non-resident adjuster license.
7. On or about February 14, 2022, Respondent applied electronically to reinstate his Oklahoma non-resident adjuster license.
8. Pursuant to *36 O.S. §6220(A)(9)*, it is a violation of the Adjuster Licensing Act for an adjuster to adjust losses or negotiate claim settlements arising pursuant to provisions of insurance contracts on behalf of an insurer or insured without proper licensing from the Commissioner and authority from the licensed insurer or the insured party.
9. Pursuant to *36 O.S. § 6220(B)*, in addition to any potential denial, censure, suspension, or revocation, any person violating any provision of the Oklahoma Insurance Adjusters Licensing Act may be subject to a civil penalty of not more than One Thousand Dollars (\$1,000.00) for each violation.

ALLEGED CONCLUSIONS OF LAW

10. Respondent has violated *36 O.S. §6220(A)(9)* by adjusting forty (40) claims without proper licensure from the Oklahoma Insurance Commissioner.

ORDER

IT IS THEREFORE ORDERED that Respondent is hereby **CENSURED** and **FINED** One Hundred (\$100.00). The fine is to 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 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 9th day of March 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 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 9th day of March 2022, to:

Matthew Taylor
1201 W. Court St.
Paragould, AR 72450

**CERTIFIED MAIL NO:
9214 8902 0982 7500 0446 06**

and a copy was delivered to:

Consumer Assistance Division and Licensing Division

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

Andrea M. Golden
Assistant General Counsel



22-0096-DIS

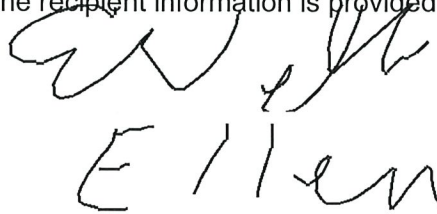
Am

Date Produced: 03/21/2022

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0446 06. Our records indicate that this item was delivered on 03/16/2022 at 02:33 p.m. in PARAGOULD, AR 72450. The scanned image of the recipient information is provided below.

Signature of Recipient :


Ellen

Address of Recipient :

1201 W Court

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:

MATTHEW TAYLOR
1201 W COURT ST
PARAGOULD AR 72450-4133

Customer Reference Number: C3280363.19114884