

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**  
APR 22 2022  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
vs. )  
 )  
MONICA LUNA JACKSON A/K/A MONICA )  
LUNA A/K/A MONICA JACKSON, non- )  
resident adjuster in the State of Oklahoma, )  
 )  
and )  
 )  
OLD AMERICAN INDEMNITY COMPANY, )  
a foreign property and casualty company, )  
 )  
Respondents. )

CASE NO. 22-0162-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 Monica Luna Jackson a/k/a Monica Luna a/k/a Monica Jackson, (“Respondent Luna Jackson”), is a non-resident insurance adjuster in the State of Oklahoma holding license number 3001684444. Respondent’s address of record is 8431 Springtime Ln. Houston, Texas 77075.

3. Respondent Old American Indemnity Company (“Respondent Old American”) is a foreign insurance company authorized to write property and casualty insurance in the State of Oklahoma. Respondent Old American’s address of record is 14675 Dallas Pkwy Ste. 500 Dallas, TX 75254

4. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to *36 O.S. §6220*.

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(s).

#### **ALLEGATIONS OF FACT**

6. On or about February 11, 2022, Oklahoma Insurance Department’s Consumer Assistance Division (“OID”) received a complaint regarding a claim issue.

7. OID’s investigation determined that Respondent Luna Jackson adjusted two hundred sixty-one (261) Oklahoma-based insurance claims while unlicensed from the period of July 16, 2021, through December 2, 2021. The investigation further determined Respondent Old American failed to ascertain whether or not Respondent Luna Jackson was properly licensed in the State of Oklahoma prior to referring claims.

8. On or about December 2, 2021, Respondent Luna Jackson applied for and received her Oklahoma non-resident insurance adjuster license. Upon further review, OID determined Respondent Luna Jackson failed to provide proper notification of her legal name change within thirty (30) days of her initial application for Oklahoma non-resident adjuster licensure.

9. 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.

10. Pursuant to *36 O.S. §6216(B)*, insurer shall not knowingly refer any claim of loss for adjustment in this state to any person purporting to be or acting as an adjuster unless such a person is currently licensed as an adjuster as required by the provisions of the Insurance Adjusters Licensing Act.

11. Pursuant to *36 O.S. §6216(C)*, prior to referring any claim of loss to an adjuster, the insurer shall ascertain whether or not the adjuster is currently licensed pursuant to the provisions of the Insurance Adjusters Licensing Act. Having once ascertained that an adjuster is licensed, the insurer may assume that the adjuster shall continue to be licensed until the insurer has knowledge or has received information to the contrary.

12. Pursuant to *36 O.S. §6212(F)*, licensees shall inform by any means acceptable to the Commissioner of a change of legal name within thirty (30) days of the change to permit the Commissioner to give proper notice to licensees. A change in legal name more than thirty (30) days after the change shall include an administrative fee of Fifty Dollars (\$50.00). Failure to provide acceptable notification of a change of legal name to the Commissioner within forty-five (45) days of the date the administrative fee is assessed shall result in penalties pursuant to subsection B of Section 6220 of this title.

13. Pursuant to *36 O.S. §6220(A)(15)*, the Commissioner may censure, suspend, revoke, or refuse to issue or renew a license after hearing for failing to inform the Department, by any means acceptable to the Department, of a change of legal name submitted on the application within thirty (30) days of the change.

14. 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.

15. Pursuant to *36 O.S. §619(A)(1)*, the Insurance Commissioner may after opportunity for a hearing refuse to renew, or may revoke or suspend an insurer's certificate of authority, in addition to other grounds in this Code, if the insurer violates any provision of this Code other than those as to which refusal, suspension, or revocation is mandatory.

#### **ALLEGED CONCLUSIONS OF LAW**

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

17. Respondent Luna Jackson violated *36 O.S. §6212(F)* for failing to provide acceptable notification of a change of her legal name.

18. Respondent Luna Jackson violated *36 O.S. §6220(A)(15)* by failing to provide acceptable notification of change of legal name submitted on the application for Oklahoma non-resident license within thirty (30) days of the change.

19. Respondent Old American violated *36 O.S. §619(A)(1) and 36 O.S. §6216 (C)* by referring two hundred sixty-one (261) claims of loss for adjustment to Respondent Luna Jackson without first ascertaining whether she was licensed in the State of Oklahoma.

20. Respondent Old American violated *36 O.S. §6216 (B)* by knowingly referring two hundred sixty-one (261) claims of loss for adjustment to Respondent Luna Jackson while she was not licensed in the State of Oklahoma.

**ORDER**

**IT IS THEREFORE ORDERED** that Respondent Luna Jackson and Respondent Old American are hereby both, individually **CENSURED** and **FINED Three Hundred (\$300.00)**. Each respective 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 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 Respondents request 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 Respondents serve 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 22nd day of April 2022.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Andrea M. Golden  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma, 73105  
Tel. (405) 521-2746  
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 22nd day of April 2022, to:

MONICA LUNA JACKSON A/K/A MONICA LUNA A/K/A MONICA JACKSON  
8431 SPRINGTIME LN.  
HOUSTON, TEXAS 77075

and

OLD AMERICAN INDEMNITY COMPANY  
14675 DALLAS PKWY STE. 500  
DALLAS, TX 75254

Licensing Division and Consumer Assistance Division

CERTIFIED MAIL NO:  
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CERTIFIED MAIL NO:  
9214 8902 0982 7500 0457 33

Andrea M. Golden  
Assistant General Counsel

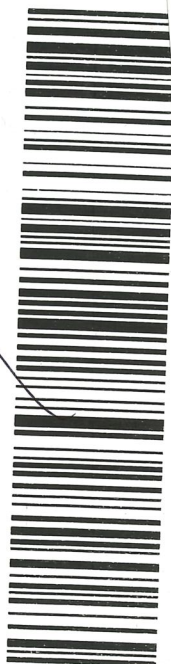


**OKLAHOMA**  
**INSURANCE**  
**DEPARTMENT**

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

CERTIFIED MAIL®

MAIL



9214 8902 0982 7500 0457 26

MONICA LUNA JACKSON  
AKA MONICA LUNA; AKA MONIKA JACKSON  
8431 SPRINGTIME LN.  
DALLAS, TX 77075

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OKLAHOMA INSURANCE DEPARTMENT

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LEGAL DIVISION

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