

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
AUG 09 2022
INSURANCE COMMISSIONER
OKLAHOMA

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

CASE NO. 22-0442-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, Amy L. Woodrum, (“Respondent”) is an applicant for renewal of a non-resident insurance adjuster license in the State of Oklahoma. Respondent holds license number 49900. Respondent’s address of record is PO BOX 2020 Bloomington, Illinois 61704. Respondent’s non-resident insurance adjuster license expired on March 31, 2022.
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. 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 \$1,000.00 for each violation.

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.

ALLEGATIONS OF FACT

6. On March 31, 2022, Respondent non-resident insurance adjuster license expired. On or about May 31, 2022, Respondent submitted her application to renew her non-resident insurance adjuster license.

7. Upon review of the application, the Oklahoma Department of Insurance Licensing Division (“OID”) found that Respondent’s Continuing Education status was listed as non-compliant for failure to meet the Continuing Education requirements from her prior license term. On June 3, 2022, OID issued a notice to Respondent stating that she would need to complete her Continuing Education requirements for OID to properly process her non-resident insurance adjuster license application.

8. On or about June 21, 2022, Respondent completed her Continuing Education requirements.

9. On June 21, 2022, OID requested information from Respondent regarding the number of Oklahoma claims adjusted while her non-resident insurance adjuster license was expired.

10. On or about June 28, 2022, Respondent replied to OID’s request and self-reported that she had adjusted fifty-one (51) claims between March 31, 2022, and June 16, 2022, while unlicensed.

11. 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.

12. 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.

13. Pursuant to *36 O.S. §6220(F)*, it is unlawful for any person, firm, association, company or corporation to act as an adjuster without first obtaining a license pursuant to the Insurance Adjusters Licensing Act.

ALLEGED CONCLUSIONS OF LAW

14. Respondent violated *36 O.S. §6220(A)(9)* and *36 O.S. §6220(F)*, by adjusting fifty-one (51) claims between March 31, 2022, and June 16, 2022, without proper licensure from the Oklahoma Insurance Commissioner.

ORDER

IT IS THEREFORE ORDERED that Respondent is hereby **CENSURED** and **FINED One Hundred and Fifty Dollars (\$150.00)**. 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 August 2022.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

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

Andrea M. Golden, OBA #33390
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th 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 Order* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 9th day of August 2022, to:

Amy L. Woodrum
PO BOX 2020
Bloomington, IL 61704

CERTIFIED MAIL NO:
9214 8902 0982 7500 0485 29

and a copy was delivered to:

Licensing Division



Andrea M. Golden
Assistant General Counsel



Date Produced: 08/15/2022

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0485 29. Our records indicate that this item was delivered on 08/12/2022 at 08:18 a.m. in BLOOMINGTON, IL 61701. The scanned image of the recipient information is provided below.

Signature of Recipient :

Delivery Section	
Signature	X Tim L. Woodard
Printed Name	TIM L. WOODARD

Address of Recipient :

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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:

AMY L. WOODRUM
P.O. BOX 2020
BLOOMINGTON, IL 61704

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