



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. Records of the Oklahoma Insurance Department, (“OID”), show that Respondent’s resident business entity insurance producer license expired on September 30, 2021.

7. Respondent applied to reactivate its license on or about July 22, 2022. On August 8, 2022, OID issued an audit letter requiring Respondent to disclose any instances of Respondent acting as an insurance producer in the State of Oklahoma since September 30, 2021.

8. On or about August 9, 2022, Respondent replied to OID’s audit letter and disclosed one hundred sixty (160) occurrences of quoting, selling, soliciting, or negotiating insurance in the State of Oklahoma between the dates of September 30, 2021, through July 5, 2022, while its license was expired.

9. Pursuant to *36 O.S. §1435.4(A)*, a person, including a business entity, “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.”

10. 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;
- b. 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**

11. Respondent violated *36 O.S. §1435.4(A)* and *36 O.S. §1435.13(A)(2)*, by conducting the insurance-related business of soliciting, or negotiating one hundred sixty (160) policies while its license was expired.

#### **ORDER**

**IT IS THEREFORE ORDERED** that Respondent is hereby **CENSURED** and **FINED** Three Hundred Fifty Dollars (\$350.00). 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 9<sup>th</sup> day of September 2022.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Andrea M. Golden, OBA# 33390  
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 sent electronically and mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 8<sup>th</sup> day of September 2022, to:

Complete Closings, LLC  
322 E. Court St.  
Atoka, OK 74525

CERTIFIED MAIL NO:  
9214 8902 0982 7500 0489 87

and a copy was delivered to:

Licensing Division



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Andrea M. Golden  
Assistant General Counsel

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