

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
MAY 04 2023
INSURANCE COMMISSIONER
OKLAHOMA

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

Case No. 23-0234-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, Antuanya “Bo” DeBose, 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 Unfair Claims Settlement Practices Act, 36 O.S. §1250.1 et seq..
2. Greg Brown (“Respondent”) is a licensed resident producer in the state of Oklahoma holding license number 100123147. Respondent’s address of record is 4300 Adams Road, Norman, Oklahoma 73069-1007.
3. If Respondent requests a hearing in writing 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

1. On or about March 23, 2023, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) emailed a letter to Respondent and requested a response within twenty (20) days of receipt. The OID file number for this request is #115218. The letter was emailed to gbrown2@farmersagent.com and [REDACTED] the recorded contact for Respondent in the state-based system.
2. On or about April 13, 2023, another letter was emailed to the Respondent and a response was requested within twenty (20) days of receipt. The letter was emailed to gbrown2@farmersagent.com.
3. As of the date of this Order, Respondent has failed to submit an adequate response to the March 23, 2023 and April 13, 2023 request(s) from OID.
4. A copy of the aforementioned letters are attached as “*Petitioner’s Exhibit A*” and “*Petitioner’s Exhibit B*.”
5. Pursuant to 36 O.S. §1250.4(B), “Any person subject to the jurisdiction of the Commissioner, upon receipt of any inquiry from the Commissioner shall, within twenty (20) calendar days from the date of receipt of the inquiry, furnish the Commissioner with an adequate response to the inquiry. The Commissioner may, upon good cause shown and on a case-by-case basis, extend the time allowed for a response for up to seven (7) additional calendar days. Any inquiry or response subject to this subsection shall be delivered electronically.”
6. Pursuant to 36 O.S. §1250.4(D), the Insurance Commissioner may subject the insurer to discipline for any violation of 36 O.S. §1250.4, including a civil penalty of not less than One Hundred Dollars (\$100.00) nor more than Five Thousand Dollars (\$5,000.00).

CONCLUSIONS OF LAW

1. Respondent has violated 36 O.S. §1250.4(B) by failing to furnish an adequate response to two (2) inquiry letters from the Commissioner within twenty (20) calendar days from the date of the inquiry.

ORDER

IT IS THEREFORE ORDERED that Respondent shall provide a response to the **Oklahoma Insurance Department letters referenced above and is fined in the amount of Two Hundred Dollars (\$200.00)**. The response shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Conditional Administrative Order. The fine shall be made payable to the Oklahoma Insurance Department and 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 31st day following the date of mailing this Order. A request for hearing should be in writing and addressed to Antuanya “Bo” DeBose, 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 4th day of May 2023.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

AsDeBose

Antuanya "Bo" DeBose
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, Oklahoma, 73105
Tel. (405) 522-4805
Fax (405) 522-0125
Bo.debose@oid.ok.gov

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 4th day of May, 2023, to:

Greg Brown
4300 Adams Road
Norman, Oklahoma 73069-1007
Gbrown2@farmersagent.com

CERTIFIED MAIL NO:
9214 8902 0982 7500 0539 12

Greg Brown
[Redacted]
[Redacted]
[Redacted]

CERTIFIED MAIL NO:
9214 8902 0982 7500 0539 29

and a copy was delivered to:

Consumer Assistance Division

AsDeBose

Antuanya "Bo" DeBose
Assistant General Counsel



**OKLAHOMA
INSURANCE
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 NE 50th Street
Oklahoma City, OK 73105
405 521 2926
oid@ok.gov

March 23, 2023

GREG BROWN
4300 ADAMS RD
NORMAN, OK 73069-1007

RE: REV. FRANCISCO LIMA, POLICY NUMBER 07624986
OID FILE NUMBER: 115218

Dear GREG BROWN:

Enclosed you will find a copy of a Request for Assistance we have received from the above inquirer. Please review this correspondence and advise our office of your position. We ask that you use the above file number on all correspondence concerning this inquiry.

Section 1250.4 (B) of the Oklahoma Insurance Code requires that you provide this Department with an adequate written explanation regarding the company's position taken in this matter. Your response must be received by this office no later than twenty (20) calendar days from the date of receipt of this letter.

Thank you in advance for your assistance and your timely response. This department looks forward to working with you in resolving the insurance problems of this consumer.

Sincerely,

David Kalbert
Property & Casualty Analyst
Consumer Assistance/Claims Division
david.kalbert@oid.ok.gov
(405)521-2991 Fax:(405)521-6652

Enclosure



David Kalbert

From: David Kalbert
Sent: Thursday, March 23, 2023 8:46 AM
To: gbrown2@farmersagent.com; [REDACTED]
Cc: David Kalbert
Subject: OID File 115218 A
Attachments: 115218 200 agent.pdf

Good day,

Please see the attached file and IMMEDIATELY provide a response to me acknowledging you are in receipt of this Oklahoma Insurance Department's Request for Assistance.

Regards,

David Kalbert

Property & Casualty Analyst II



Consumer Assistance
400 NE 50th Street
Oklahoma City, Oklahoma 73105
405.521.2991 phone
www.oid.ok.gov/consumers

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**OKLAHOMA
INSURANCE
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 NE 50 Street L 405 5212000
Oklahoma City, OK 73105 ● oid.ok.gov

April 13, 2023

GREG BROWN
4300 ADAMS RD
NORMAN, OK 73069-1007

RE: REV. FRANCISCO LIMA
OID FILE NUMBER: 115218

Dear Greg Brown:

This letter is in reference to our recent inquiry regarding the captioned matter, a copy of which is attached for your easy reference.

Our files indicate that we have not received a reply to our inquiry. Please be advised that failure to furnish the Insurance Department with an adequate response to any inquiry within twenty (20) calendar days of receipt of the inquiry constitutes violation of 36 O.S. Section 1250.4.

Please give this matter your immediate attention and forward your reply so this office can evaluate your position and reply to the complainant.

Regards,

A handwritten signature in black ink, appearing to read "David Kalbert".

David Kalbert
Consumer Assistance/Claims Division
david.kalbert@oid.ok.gov
(405) 521-2991 Fax: (405) 521-6652

Enclosure



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David Kalbert

From: David Kalbert
Sent: Thursday, April 13, 2023 12:00 PM
To: gbrown2@farmersagent.com
Cc: David Kalbert
Subject: OID File 115218 Immediate Response Needed
Attachments: 115218 80.pdf

Greetings

Please see the attached file and IMMEDIATELY provide a response

Regards,

David Kalbert
Property & Casualty Analyst II



Consumer Assistance
400 NE 50th Street
Oklahoma City, Oklahoma 73105
405.521.2991 phone
www.oid.ok.gov/consumers
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