

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, )  
vs. )  
 )  
JENNIFER MONIQUE ZENO, a licensed non- )  
resident adjuster in the State of Oklahoma, )  
 )  
Respondent. )  
 )

CASE NO. 23-0242-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, and the Oklahoma Insurance Adjusters Licensing act, 36 O. S. §§ 6201-6223.
2. Jennifer Monique Zeno (“Respondent”) is licensed as an insurance adjuster in the State of Oklahoma. Respondent’s nonresident adjuster license number is 3000555159. Respondent’s address of record is [REDACTED]
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. The Oklahoma Insurance Department's Consumer Assistance Division ("OID") received a complaint regarding an auto claim with National General Assurance Company ("General"). OID assigned the complaint file number 115510. OID sent General an inquiry and requested a response regarding the complaint.

7. On or about April 13, 2023, OID received a response from General, stating Respondent worked the claim involved in the complaint. OID discovered Respondent's nonresident adjuster license has been inactive since July 31, 2021. General revealed Respondent has worked five (5) claims in Oklahoma since July 31, 2021, while her non resident adjuster license was inactive.

8. OID issued Respondent a nonresident adjuster license, effective April 13, 2023.

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;

### **ALLEGED CONCLUSIONS OF LAW**

10. Respondent has violated 36 O.S. §6220(A)(9) by adjusting five (5) Oklahoma claims without proper licensure from the Oklahoma Insurance Commissioner.

**ORDER**

**IT IS THEREFORE ORDERED** that Respondent is hereby **CENSURED** and **FINED** Two Hundred Fifty Dollars (\$250.00). The fines are 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 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 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 4<sup>th</sup> day of May 2023.





GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

*AsDeBose*

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**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 4<sup>th</sup> day of May, 2023, to:

Jennifer Monique Zeno

[REDACTED]  
[REDACTED]  
[REDACTED]

[Jennifer.zeno@ngic.com](mailto:Jennifer.zeno@ngic.com)

CERTIFIED MAIL NO:  
9214 8902 0982 7500 0539 05

and a copy was delivered to:

Licensing & Consumer Assistance Division

*AsDeBose*

Antuanya "Bo" DeBose  
Assistant General Counsel