

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**  
APR 12 2024  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
v. )  
 )  
JEFFREY DARVIN PEREZ, )  
a resident producer, )  
 )  
 )  
Respondent. )

Case No. 23-0307-DIS

**FINAL ADMINISTRATIVE ORDER**

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act. 36 O.S. §§ 1435.1 et seq. On April 3, 2024, a show cause hearing was held at the Oklahoma Insurance Department (“OID”) on OID’s *Notice of Hearing and Order to Show Cause* (“Notice”), filed February 29, 2024. The hearing was held at the offices of the OID before Independent Hearing Examiner Stephan Mathis. Present at the hearing was Antuanya “Bo” DeBose, Assistant General Counsel for OID. Respondent Jeffrey Darvin Perez (“Respondent”) appeared pro se. Witnesses were sworn and testified, exhibits were admitted, and argument of the parties heard.

**FINDINGS OF FACT**

1. That OID has jurisdiction over the subject matter of this action pursuant to 36 O.S. §§ 101-7401, including the Oklahoma Producer Licensing Act, 36 O.S. §1435.1 et seq.
2. That the Insurance Commissioner has the authority to render an Order concerning the above styled matter and has lawfully appointed Independent Hearing Examiner, Stephan Mathis, who shall sit as a quasi-judicial officer pursuant to 36 O.S. § 319.

3. Respondent, holding license number 3000857757, is licensed by the State of Oklahoma as a resident insurance producer as defined and required by 36 O.S. § 1435.2(7). His address of record is 2329 NW 158<sup>th</sup> Street, Edmond, Oklahoma 73013.
4. 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 36 O.S. § 1435.13(A) and (D).
5. Petitioner afforded the Respondent an opportunity for hearing by sending the *Notice* by certified mail return receipt requested and by electronic mail on February 29, 2024. The Notice stated the matters asserted, and stated the time, place and nature of the hearing, cited legal authority and jurisdiction, and referred to particular sections of the statutes involved.
6. The hearing was recorded electronically by an employee of the Oklahoma Insurance Department, Maria Torres.
7. The following exhibits were introduced and admitted:
  - a) Petitioner's Exhibit A: Fraudulent Transamerica Life Insurance Application for "Johnson-Washington."
  - b) Petitioner's Exhibit B: Fraudulent Columbian Life Insurance Application for Shelia Johnson
  - c) Petitioner's Exhibit C: Termination Letter from Transamerica for Jeffrey Perez
  - d) Petitioner's Exhibit D: Termination Letter from Columbian for Jeffrey Perez
8. The following witnesses were sworn and testified under oath:
  - a) Jon Huntington, OID Anti-Fraud Division
  - b) Jeffrey Darvin Perez, Respondent

9. The OID received two (2) complaints from Shelia Washington-Johnson (the “complainant”) stating the Respondent submitted two (2) life insurance policies on her behalf which she did not request or want. OID assigned Investigator Jon Huntington (“Investigator Huntington”) to the case. (*See Testimony of Jon Huntington, Petitioner’s Exhibit A, and Petitioner’s Exhibit B*).

10. While reviewing her bank account, the complainant discovered a questionable monthly premium payment from Transamerica Insurance. The complainant contacted Transamerica Insurance and learned that an unrequested whole life insurance policy had been generated by the Respondent. The policy was established under the name “Johnson-Washington” with the complainant’s social security number, however the date of birth and address listed was incorrect. (*See Testimony of Jon Huntington and Petitioner’s Exhibit A*).

11. Upon further review of her bank account, the complainant discovered a second questionable monthly premium payment from Columbia Insurance. The complainant contacted Columbia Insurance and learned that a second unrequested whole life insurance policy, generated by Respondent, had been established under her name, date of birth, address and social security number. (*See Testimony of Jon Huntington and Petitioner’s Exhibit B*).

12. Through contact with Transamerica Insurance and Columbia Insurance, the companies reimbursed the complainant for all premium payments withdrawn from her account. (*See Testimony of Jon Huntington*).

13. Investigator Huntington interviewed Respondent. During this interview, Respondent admitted to generating the two (2) fraudulent insurance applications for policies which deducted premiums from the complainant’s bank account. The complainant did not request the two (2)



insurance policies and did not sign the policy applications. The Respondent received commissions for those two (2) policies. (*See Testimony of Jon Huntington and Testimony of Jeffrey Perez*).

14. On March 15, 2023, Respondent was terminated for cause by Transamerica Insurance. (*See Testimony of Jon Huntington and Petitioner's Exhibit C*).

15. On March 23, 2023, Respondent was terminated for cause by Columbia Financial Group. (*See Testimony of Jon Huntington and Petitioner's Exhibit D*).

16. 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 of any combination of actions for:

- a) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
- b) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.
- c) Forging another's name to an application for insurance or to any document related to an insurance transaction;

17. Pursuant to 36 O.S. §1435.13(D), 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 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

18. That OID has jurisdiction over this matter and Respondent pursuant to 36 O.S. § 1435.1 et seq.

19. That Respondent is licensed by the OID as a resident producer pursuant to 36 O.S. § 1435.1 et seq.

20. That Respondent was provided adequate notice and a hearing pertaining to the *Notice of Hearing and Order to Show Cause* filed on February 29, 2024, in accordance with the Oklahoma Insurance Code and the Oklahoma Administrative Procedures Act.

21. Based upon the above provided findings of fact there is clear and convincing evidence to find that the Respondent violated 36 O.S. §1435.13(A)(5), 36 O.S. §1435.13(A)(8), and 36 O.S. §1435.13(A)(10), by using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, by submitting two (2) life insurance policies on the complainant's behalf which she did not request or want.


22. 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. 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, also 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.

**ORDER**

**IT IS THEREFORE ORDERED** that Respondent Jeffrey Darvin Perez's resident insurance producer license number 3000857757 is hereby **REVOKED**. Respondent is ordered to pay the costs of the proceeding in the amount of Three Hundred Dollars (**\$300.00**) and is fined Two Thousand Dollars (**\$2,000.00**). The Insurance Commissioner shall notify all appointing insurers of the revocation and shall notify the Central Office the National Association of Insurance Commissioners of Respondent's revocation. The fine and costs shall be submitted to the Oklahoma Insurance Department within thirty (30) days of the date of this Order. The fine shall be made payable to the Oklahoma Insurance Department and 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.

Done this 11<sup>th</sup> day of April, 2024.



  
STEPHAN MATHIS  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT



**CERTIFICATE OF MAILING**

I, Antuanya "Bo" DeBose, hereby certify that a true and correct copy of the above and foregoing *Order* was mailed by first class U.S. Mail and by certified mail with postage prepaid and return receipt requested on this 12<sup>th</sup> day of April, 2024 to:

Jeffrey Darvin Perez  
2329 NW 158<sup>th</sup> Street  
Edmond, Oklahoma 73013  
[Jeffreyperez2526@gmail.com](mailto:Jeffreyperez2526@gmail.com)  
[REDACTED]

CERTIFIED MAIL NO.  
9214 8902 0982 7500 0618 87

and that a copy was delivered to:

Licensing and Anti-Fraud Division

*Maecia Torres for*  
Antuanya "Bo" DeBose