

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
SEP 06 2023
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
v.)
)
EMILY LOUISE AMADOR,)
a resident producer,)
)
Respondent.)

Case No. 23-0493-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 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 Oklahoma Producer Licensing Act, 36 O.S. § 1435.1 et seq..
2. Emily Louise Amador (“Respondent”), holding license number 3000935864, is licensed by the State of Oklahoma as a resident insurance producer as defined and required by 36 O.S. § 1435.2(7). Her address of record is 314 North 5th Street, Ponca City, Oklahoma 74601.
3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to 36 O.S. § 1435.13(A) and (D).
4. 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 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. On or about May 1, 2023, the Consumer Assistance Division of the Oklahoma Insurance Department (“OID”) received complaint number 116054.

7. On or about June 15, 2023, OID emailed a letter to Respondent regarding the complaint and requested a response within twenty (20) days of receipt. The letter was emailed to Emily.amador@lia-ks.com. OID did not receive a response from Respondent.

8. On or about July 11, 2023, OID emailed another letter to the Respondent and a response was requested within twenty (20) days of receipt. OID did not receive a response from Respondent.

9. As of the date of this Order, Respondent has failed to submit a response to the June 15, 2023 and July 11, 2023 request(s) from OID. A copy of the aforementioned letters are attached as “*Petitioner’s Exhibit A*” and “*Petitioner’s Exhibit B*.”

10. 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.”

11. 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:

- a. Violating any insurance laws, or violating any regulation, subpoena or order of the Insurance Commissioner or of another state's Insurance Commissioner;
- b. Failing to respond to an inquiry from the Department as required in Section 1250.4 of this title;

CONCLUSIONS OF LAW

12. Respondent has violated 36 O.S. §1435.13(A)(15) and 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 the Respondent is **CENSURED** and **FINED** One Hundred Dollars (\$100.00). 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 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 the Respondent submit response(s) to the two (2) inquiry letters attached within thirty (30) days of the date of this Conditional Administrative Order.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the 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 the 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 6th day of September 2023.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

AS DeBose

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 6th day of September 2023, to:

Emily Louise Amador
[Redacted]
Emily.amador@lia-ks.com



and a copy was delivered to:

Licensing & Consumer Assistance Division

AS DeBose

Antuanya "Bo" DeBose
Assistant General Counsel

David Kalbert

From: David Kalbert
Sent: Thursday, June 15, 2023 2:41 PM
To: emily.amador@lia-ks.com; [REDACTED]
Cc: David Kalbert
Subject: OID File 116054 Emily Amador
Attachments: 116054 200 Emily Amador.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 50th Street Oklahoma City, OK 73105 405-521-2623 okidok.gov

June 15, 2023

EMILY AMADOR
212 EAST MAPLE AVENUE
PONCA CITY, OK 74601

RE: Jacquelyn Dezort, POLICY NUMBER BND0008681
OID FILE NUMBER: 116054

Dear EMILY AMADOR:

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,

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

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: Tuesday, July 11, 2023 1:22 PM
To: emily.amador@lia-ks.com
Cc: David Kalbert
Subject: OID File 116054 Immediate Response Required
Attachments: 116054 80 Emily Amador.pdf

Good day,

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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**OKLAHOMA
INSURANCE
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 NE 50th Street
Oklahoma City, OK 73105
405 521-2933
oid.ok.gov

July 11, 2023

EMILY AMADOR
212 EAST MAPLE AVENUE
PONCA CITY, OK 74601

RE: Jacquelyn Dezort
OID FILE NUMBER: 116054

Dear :

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