

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA**

**FILED**  
SEP 21 2023  
INSURANCE COMMISSIONER  
OKLAHOMA

**STATE OF OKLAHOMA, ex rel. GLEN  
MULREADY, Insurance Commissioner,** )  
 )  
 )  
 ) **Petitioner,** )  
 )  
 ) **v.** )  
 )  
 ) **GREGORY STEWART HAYES II,** )  
 ) **a resident producer,** )  
 )  
 )  
 ) **Respondent.** )

Case No. 23-0574-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. Gregory Stewart Hayes II (“Respondent”) is a licensed resident producer in the state of Oklahoma holding license number 100217869. Respondent’s address of record is 1020 N. Terrace Drive, Weatherford, Oklahoma 73096.
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 August 10, 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 #117715. The email produced an error indicating the message was undeliverable. OID then mailed the letter to 1020 N. Terrace Drive, Weatherford, Oklahoma 73096, the address of record for the Respondent.
2. As of the date of this Order, Respondent has failed to submit a response to OID’s request. A copy of the aforementioned letter is attached as “*Petitioner’s Exhibit A.*”
3. 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.”
4. Pursuant to 36 O.S. §1435.13(A)(15), 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, or any combination of actions, for failing to respond to an inquiry from the Department as required in 36 O.S. §1250.4(B).
5. 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.

## CONCLUSIONS OF LAW

1. 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 an inquiry letter 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 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 21<sup>st</sup> day of September 2023.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

AsDeBose

Antuanya "Bo" DeBose  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma, 73105  
Tel. (405) 522-4805  
Fax (405) 522-0125  
[Bo.debose@oid.ok.gov](mailto: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 21<sup>st</sup> day of September 2023, to:

Gregory Stewart Hayes II  
1020 N. Terrace Drive  
Weatherford, Oklahoma 73096  
[Hayesg2005@yahoo.com](mailto:Hayesg2005@yahoo.com)



and a copy was delivered to:

Licensing and Consumer Assistance Division

AsDeBose

Antuanya "Bo" DeBose  
Assistant General Counsel



**OKLAHOMA  
INSURANCE  
DEPARTMENT**

Insurance Commissioner, Glen Mulready

400 N.E. 50<sup>th</sup> Street  
Oklahoma City, OK 73105

405.521.2923  
oid.ok.gov

August 10, 2023

GREGORY HAYES  
1020 N TERRACE DR.  
WEATHERFORD, OK 73096

RE: JANET GREEN, COMPLAINANT  
OID FILE NUMBER: 117715

Dear Gregory Hayes:

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,

*Christle Davis*  
Christle Davis  
Life and Health Analyst III  
Consumer Assistance/Claims Division  
christle.davis@oid.ok.gov  
(405)521-2991 Fax:(405)521-6652

Enclosure

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