

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

**STATE OF OKLAHOMA, ex rel. GLEN  
MULREADY, Insurance Commissioner,** )  
)  
)  
**Petitioner,** )  
)  
**v.** )  
)  
**NATALIE RUTH RICKETTS,** )  
a resident producer, )  
)  
)  
**Respondent.** )

Case No. 23-0710-DIS

**FILED**  
MAY 16 2024  
INSURANCE COMMISSIONER  
OKLAHOMA

**FINAL ADMINISTRATIVE ORDER**

This matter is a disciplinary proceeding under the Oklahoma Producer Licensing Act, 36 O.S. §§ 1435.1 et seq. On May 8, 2024, a show cause hearing was held at the Oklahoma Insurance Department (the “OID”) on the 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 John Miller. Present at the hearing was Antuanya “Bo” DeBose, Assistant General Counsel for the OID. Respondent Natalie Ruth Ricketts (“Respondent”) failed to appear. 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, John Miller, who shall sit as a quasi-judicial officer pursuant to 36 O.S. § 319.

3. Respondent, holding license number 3000892637, was 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 [REDACTED]

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 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: Natalie Rickett's Termination Letter.
- b) Petitioner's Exhibit B: Email from Nikki West to Rick Colaw dated 04/20/22 regarding Bulldog Towing Services.
  1. Petitioner's Exhibit B-1: Cancellation for Bulldog Towing Services effective 10/28/21.
  2. Petitioner's Exhibit B-2: False Certificate of Insurance for Bulldog Towing Services dated 12/20/21.
  3. Petitioner's Exhibit B-3: Email from Natalie Ricketts to Bulldog Towing Services and First United Bank dated 01/28/2022.
  4. Petitioner's Exhibit B-4: Email from Natalie Ricketts to Bulldog Towing Services dated 01/31/2022.

c) Petitioner's Exhibit C: Email from Nikki West to Rick Colaw dated 04/20/2022 regarding GT Towing.

1. Petitioner's Exhibit C-1: Cancellation for GT Towing.
2. Petitioner's Exhibit C-2: Email from Natalie Ricketts to GT Towing and DPS dated 04/04/2022.
3. Petitioners Exhibit C-3: Email from Natalie Ricketts to GT Towing dated 03/09/2022.

d) Petitioner's Exhibit D: Email from N. West to Rick Colaw dated 04/20/2022 regarding GM & LM Services.

1. Petitioner's Exhibit D-1: Email from Natalie Ricketts to GM & LM Services dated 09/20/2021.

e) Petitioner's Exhibit E: Email from Jacob Grosz to Natalie Ricketts and Nikki West dated 04/14/2022.

1. Petitioner's Exhibit E-1: Email from Prestige to Ricketts and Reply.

8. The following witnesses were sworn and testified under oath:

- a) Nikki West, Insurica Insurance Agency, Operations Manager.
- b) John Huntington, Oklahoma Insurance Department, Anti-Fraud Unit

9. The OID received a complaint from INSURICA Insurance Agency ("INSURICA") regarding fraudulent proofs of insurance and auto ID cards the Respondent created for four (4) businesses. OID assigned Investigator Jon Huntington ("Investigator Huntington") to the case. (See Testimony of Jon Huntington).

10. On or about April 1, 2022, INSURICA employees discovered several lapsed accounts in which the Respondent had left customers without insurance. (See Testimony of Nikki West).



11. On or about April 5, 2022 the Respondent was terminated from employment with INSURICA. (See Testimony of Nikki West and Petitioner's Exhibit A).

12. An audit was conducted of the Respondent's INSURICA accounts which revealed the Respondent provided fraudulent proofs of insurance and auto ID cards to: 1) Bulldog Towing Services Inc, 2) GT Transport, LLC dba GT Towing, 3) GM & LM Services, LLC, and 4) Prestige Auto Sales, LLC to make the businesses believe they had insurance coverage when they in fact did not. (See Testimony of Nikki West and Petitioner's Exhibit B through Petitioner's Exhibit E-1).

13. 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 for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

14. 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. Said penalty may be enforced in the same manner in which civil judgments may be enforced.

#### **CONCLUSIONS OF LAW**

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

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

17. That the 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.

18. 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)(8), 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 generating fraudulent proofs of insurance and auto ID cards to four (4) businesses.

19. 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 Natalie Ruth Ricketts' resident insurance producer license number 3000892637 is hereby **REVOKED**. The Respondent is ordered to pay the costs of the proceeding in the amount of One Hundred Seventy Dollars and Fifty-Six Cent (**\$170.56**) and is fined Four Thousand Dollars (**\$4,000.00**). The Insurance Commissioner shall notify all appointing insurers of the revocation and shall notify the Central Office the National Association of Insurance Commissioners of the 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 13<sup>th</sup> day of May, 2024.



  
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JOHN MILLER  
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 16<sup>th</sup> day of May, 2024 to:

Natalie Ruth Ricketts



CERTIFIED MAIL NO.  
9214 8902 0982 7500 0630 03

Natalie Ruth Ricketts



CERTIFIED MAIL NO.  
9214 8902 0982 7500 0630 10

and that a copy was delivered to:

Licensing and Anti-Fraud Division

  
\_\_\_\_\_  
Antuanya "Bo" DeBose