

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

FILED  
MAY 09 2014  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.  
DOAK, Insurance Commissioner,

Petitioner,

v.

TERRY JASON HORTON, a licensed  
limited lines insurance producer,

Respondent.

Case No. 14-0198-DIS

**FINAL ADMINISTRATIVE ORDER**

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through his attorney, Barron B. Brown, and alleges and states as follows:

**JURISDICTION**

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq.

2. Respondent was licensed by the State of Oklahoma as a resident limited lines insurance producer licensee holding license number 0000199282. His address of record with the Oklahoma Insurance Department is Affordable Bail Bonds, 121 N. Denver Ave., Tulsa, Oklahoma 74103.

3. 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 and/or may levy a fine up to \$1,000.00 for each occurrence of a violation of the Oklahoma Insurance Code, 36 O.S. § 1435.13(A) and (D).

4. If the Insurance Commissioner finds that the public health, safety or welfare imperatively requires emergency action, and incorporates a finding to the effect in its order, summary suspension of a license may be ordered pending proceedings for revocation or other action. 75 O.S. §§ 314(C)(2), 314.1, OAC 365:1-7-9(a).

### **FINDINGS OF FACT**

1. Respondent applied for a resident limited lines insurance producer license on or about November 1, 2013 with the OID. On the application form, the second question asks the following: "Have you ever been named or involved as a party in an administrative proceeding including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?" Respondent answered "no" to this question.

2. The application form defines being "involved" in an administrative proceeding as the following: "having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. 'Involved' also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license or registration." 'Involved' also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial." Applicants may only exclude "terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee."

3. The OID Licensing Division ("Licensing Division") issued Respondent a resident limited lines insurance producer license on November 4, 2013.

4. On or about February 20, 2014, Anna Denman ("Denman"), OID Bail Bonds Division Manager, informed the Licensing Division that Respondent allegedly provided

incorrect information on his application for a resident limited lines insurance producer license. Specifically, Denman communicated to the Licensing Division that Respondent was previously licensed as a bail bondsman with the OID, is no longer a bail bonds licensee and that Respondent had numerous, prior administrative actions taken against his former bail bonds license by the OID. A bail bonds license is considered a professional or occupational license within the context of the second question on the application form. As such, Respondent was required to disclose any administrative actions that were previously taken against his Oklahoma bail bonds license on the November 4, 2013 limited lines insurance producer license application form that he submitted to the OID.

4. A check of the OID administrative action database conducted by the OID Legal Division showed that Respondent had the following administrative actions taken against his formerly-held bail bonds license by the OID: a consent order for a violation of 59 O.S. § 1332 on 01/29/2003 (State v. Terry Horton; Case No. 02-1228-DIS); a consent order and \$100.00 fine on 05/16/2006 (State v. Roberta Aguilar and Terry Horton; Case No. 06-0634-DIS); a order of censure and \$500.00 fine for a violation of 59 O.S. §§ 1314(B) and 1310(A)(2) on 12/15/2008 (State v. Terry Horton; Case No. 08-1619-DIS); a \$100.00 fine for violation of 59 O.S. § 1332 on 10/07/2009 (State v. American Contractors Indemnity Company and Terry Horton; Case No. 09-1363-DIS); a \$100 fine for violation of 59 O.S. § 1332 on 12/09/2009 (State v. American Contractors Indemnity Company and Terry Horton; Case No. 09-1616-DIS); a conditional administrative order and \$1,000.00 fine for violation of 59 O.S. § 1332 on 05/23/2011 (State v. Curtis Pletcher and Terry Horton; Case No. 11-0278-DIS); a conditional administrative order and \$500.00 fine for violation of 59 O.S. § 1332 on 05/28/2011 (State v. Curtis Pletcher and Terry Horton; Case No. 11-0279-DIS); a conditional administrative order and \$250.00 fine for



violation of 59 O.S. § 1314 & Okla. Admin. Code 365:25-5-36(a) on 09/09/2011 (State v. Terry Horton; Case No. 11-0876-DIS). Respondent did not properly disclose the aforementioned administrative actions on his license application.

### **CONCLUSIONS OF LAW**

1. Respondent violated 36 O.S. § 1435.13(A)(1); providing incorrect, misleading, incomplete or materially untrue information in the license application.
2. Respondent violated 36 O.S. § 1435.13(A)(3); obtaining or attempting to obtain a license through misrepresentation or fraud.

### **ORDER**

**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that the **Administrative Order of Revocation Instanter** entered in this matter on March 27, 2014 is a **FINAL ADMINISTRATIVE ORDER**, that no hearing was requested and Respondent's license is hereby **REVOKED**. **The FINE imposed in the Administrative Order of Revocation Instanter REMAINS DUE AND OWING in the amount of ONE THOUSAND DOLLARS (\$1,000.00).**

**WITNESS** My Hand and Official Seal this \_\_\_\_ day of May 2014.



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JAMES A. MILLS  
CHIEF OF STAFF  
STATE OF OKLAHOMA

**CERTIFICATE OF MAILING**

I, Barron B. Brown, hereby certify that a true and correct copy of the above and foregoing Final Administrative Order was mailed via certified mail with postage prepaid and return receipt requested on this 9<sup>th</sup> day of May 2014, to:

Terry Jason Horton  
Affordable Bail Bonds  
121 N. Denver Ave.  
Tulsa, OK 74103

7001 0320 0004 4248 4184

**CERTIFIED MAIL NO:**

and that notification was sent to:

NAIC/RIRS  
and to all appointing insurers

and that a copy was delivered to:

Licensing Division

  
Barron B. Brown

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees		
Sent To		
Terry Jason Horton		
Affordable Bail Bonds		
121 N. Denver Ave.		
Tulsa, OK 74103		
14-0198-DIS/BBB(mt)Fin.Adm.Ord.		
Street, Apt. No., or PO Box No.		
City, State, ZIP+4		

PS Form 3800, January 2001

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Terry Jason Horton  
Affordable Bail Bonds  
121 N. Denver Ave.  
Tulsa, OK 74103  
14-0198-DIS/BBB(mt)Fin.Adm.Ord.

2. Article Number

(Transfer from service label)

7001 0320 0004 4248 4184

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

B. Received by (Printed Name)

☐ Agent

☐ Addressee

C. Date of Delivery

5-12

D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes



**JOHN D. DOAK**  
**Insurance Commissioner**  
 Oklahoma Insurance Department  
 5 Corporate Plaza  
 3625 N.W. 56th St., Ste. #100  
 Oklahoma City, OK 73112-4511

**RECEIVED**  
**MAY 12 2014**  
 BY: \_\_\_\_\_

RECEIVED  
 OKLAHOMA INSURANCE DEPARTMENT

**MAY 20 2014**

Legal Division

**CERTIFIED MAIL**



7001 0320 0004 4248 4184

neopost  
 05/09/2014  
**US POSTAGE \$006.69**

FIRST-CLASS MAIL



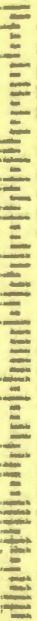
ZIP 73112  
 041112203192

*Not at this address*

Terry Jason Horton  
 Affordable Bail Bonds  
 121 N. Denver Ave.  
 Tulsa, OK 74103

NIXIE 731 FE 1009 0005/16/14  
 RETURN TO SENDER  
 ATTEMPTED - NOT KNOWN  
 UNABLE TO FORWARD

BC: 73112451125 \*0657-12865-09-37



73112451125

*Handwritten:* 14-0198-05