

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

FILED

NOV 01 2011

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. DOAK,)
Insurance Commissioner,)
Petitioner,)
vs.)
GLORIA HIGHERS, a licensed bail bondsman in)
the State of Oklahoma,)
Respondent.)

CASE NO. 11-1031-DIS

**CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD**

COMES NOW the State of Oklahoma, ex rel., John D. Doak, Insurance Commissioner, by and through counsel and alleges and states as follows:

JURISDICTION

1. John D. Doak 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. §§ 101-7004 and the Oklahoma Bail Bond Act 59 O. S. §§ 1301-1340.

2. Gloria Highers ("Respondent") is a licensed bail bondsman in the State of Oklahoma holding license number 40049319.

FINDINGS OF FACTS

3. On or about August 8, 2011, Respondent submitted check number 1554 to the Oklahoma Insurance Department ("Department") in the amount of \$327.33 for payment of July 2011 renewal fees. (Exhibit "A").

4. On or about September 12, 2011, the check was returned to the Department by the Oklahoma State Treasurer as a charge back to the Department's account because there were insufficient funds in the account upon which the check was drawn. (Exhibit "B").

5. On September 19, 2011, the Department mailed a letter to Respondent informing her of the unpaid check and the assessment of the \$25.00 service fee. (Exhibit "C"). The letter also instructed that \$327.33 for the amount of the check and \$25.00 for the service fee, for a total of \$352.33, be paid to the Department by cashier's check or money order within five (5) days of receipt of the letter.

6. Respondent submitted a money order in the amount of \$352.33 on or about September 22, 2011. (Exhibit "D").

CONCLUSION OF LAW

Respondent acted in violation of 59 O.S. § 1310(A)(27) by uttering an insufficient check to the Insurance Commissioner.

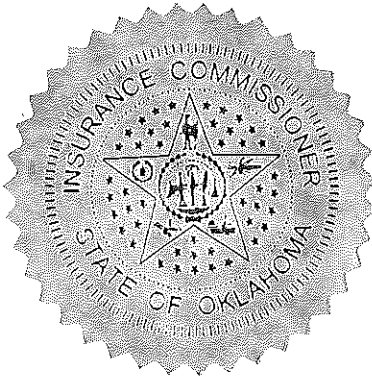
ORDER

IT IS THEREFORE ORDERED that Respondent is hereby CENSURED.

Respondent is further notified that she may request a hearing within 30 days of the receipt of this Order concerning this action, and upon such request, the Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Natasha M. Scott, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Suite 100, Oklahoma City, Oklahoma 73112 and state the basis for requesting the hearing. **Such written request shall include an explanation of Respondent's actions described herein and any defenses thereof.**

If Respondent does not request a hearing within the 30 days allotted, this Order shall be a FINAL ORDER on the 31st day following the receipt of the Order.

WITNESS My Hand and Official Seal this 15 day of November, 2011.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Natasha M. Scott", written over a horizontal line.

Natasha M. Scott
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma, 73112
Tel. (405) 521-2746
Fax (405-521-0125

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to be Heard* was mailed certified, return receipt requested on this 5th day of November, 2011, to:

Gloria Highers
415 W. Broadway St.
Muskogee, OK 74401-6614

A handwritten signature in black ink, appearing to read "Natasha M. Scott", written over a horizontal line.

Natasha M. Scott

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

7001 0320 0004 4250 4547

OFFICIAL USE

Postage \$
 Certified Fee
 Return Receipt Fee
 (Endorsement Required)
 Restricted Delivery Fee
 (Endorsement Required)
 Total Postage



Sent To
 Street, Apt
 or PO Box
 City, State,

Gloria Highers
 415 W. Broadway St.
 Muskogee, OK 74401-6614
 sms/11-1031-DIS/Cond. Ord.

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:

Gloria Highers
 415 W. Broadway St.
 Muskogee, OK 74401-6614
 sms/11-1031-DIS/Cond. Ord.

2. Article Number
 (Transfer from service label)

7001 0320 0004 4250 4547

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
 No
 If so, enter delivery address below:

RECEIVED
 OKLAHOMA INSURANCE DEPARTMENT

NOV 08 2011

3. Service type

- Certified Mail Express Mail
- Registered Return Receipt for Merchandise
- Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

BBD-11-0030



Ken Miller
Oklahoma State Treasurer

RECEIVED BY
AGENT LICENSING

SEP 12 2011

OKLAHOMA
INSURANCE DEPARTMENT

AGENCY: 1385

RE: Charge Back

The following item has been charged back to your account:

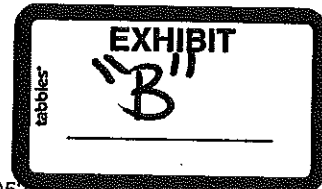
Name on check : HIGHER BONDING
 Check # : 1554
 Amount : \$327.33
 Type : A
 On : 9/2/2011

This item will appear on your monthly statement with the assigned

Charge Back # : 7299

Please sign, date and return your envelope to this office.

Banking Operations



2300 North Lincoln Blvd., Room 217, Oklahoma City, Oklahoma 73105-4895 Phone: (405)521-3191 Fax: (405)522-4500

1123633499012005
Dept 216 Bail

ck copy recvd by: cd
Date: 9-12-11



Oklahoma Insurance Department

Licensing Division
Five Corporate Plaza
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112

Phone: (405) 521-3916
Fax (405) 522-3642
www.oid.ok.gov

Mary Fallin
Governor

John D. Doak
Insurance Commissioner

September 19, 2011

GLORIA HIGHERS
415 W BROADWAY ST
MUSKOGEE OK 74401-6614

RE: License Number 0040049319
Insufficient Funds Check
Check Number: 1554
Check Amount: \$327.33
Check Date: August 8, 2011
Amount Due: \$352.33

Dear GLORIA HIGHERS,

The above check was returned by your bank as insufficient. Submitting an insufficient check to the Oklahoma Insurance Department is a violation of the Bail Bond Code. See 59 O.S. §1310(A)(27). The Oklahoma Insurance Department charges a twenty five dollar (\$25.00) service fee on all insufficient funds checks. You must submit a money order or cashier's check for the amount of the check and the twenty-five dollar (\$25.00) service fee within five days from receipt of this letter.

You must submit a copy of this letter with your payment. Also, because this check paid for reviewal fees, you must remit your payment to the attention of Joy Jones, Bail Bond Division.

Sincerely,

Anna Denman
Sr. Licensing Administrator
Licensing Division
405-521-6612
anna.denman@oid.ok.gov

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT

SEP 27 2011

Agent Licensing Division

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT

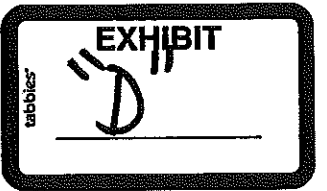
SEP 26 2011

MAILROOM

Handwritten: M. Doak. 27.5 3506 ✓

Handwritten: 352.33 ✓





NOTICE TO CUSTOMERS
THE PURCHASE OF AN INDEMNITY BOND WILL BE REQUIRED BEFORE ANY OFFICIAL CHECK OF THIS BANK WILL BE RETURNED OR RETURNED IN THE EVENT IT IS LOST, MISPLACED OR STOLEN. THE BANK IS NOT OBLIGATED TO TAKE ANY ACTION ON THE ABOVE UNTIL THE 90TH DAY AFTER DATE OF ISSUANCE.

REMITTER HIGHERS FOUNDING

P.O. Box 799
Lowell, AR 72745

DATE September 23, 2011

81-87/829
11533624

ARVEST
BANK

2753506

PAY TO THE ORDER OF OKLAHOMA TREASURERS DEPARTMENT

THIS DOCUMENT HAS A MICRO-PRINT SIGNATURE LINE, WATERMARK, AND A THERMOCHROMIC ICON. ABSENCE OF THESE FEATURES WILL INDICATE A COPY.



DOLLARS

CASHIER'S CHECK

40049319 Gloria Highers SSIC 7/11 321.33 Review 9-28-11
NSF 25.00

Replaces ok 1554 dtg/8/11 P. 4:30