

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

FILED
AUG 28 2012
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner,)	
)	
Petitioner,)	
)	
vs.)	Case No. 12-0742-DIS
)	
TIFFANY CHARLES, a licensed bail bondsman in the State of Oklahoma,)	
)	
Respondent.)	

**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 his attorney, William G. Combs, 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. §§ 101-7301, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1340.
2. Respondent Tiffany Charles ("Respondent") is a licensed bail bondsman in the State of Oklahoma holding license number 100113610.

FINDINGS OF FACT

1. On or about May 26, 2012, Cody Hinds ("Defendant") was arrested by Oklahoma County police on charges in Oklahoma County case number CF-2012-2539. Defendant's bond was set at \$90,000.
2. On June 23, 2012, Loretta Moore ("Complainant"), Defendant's grandmother, paid Four Thousand Five Hundred Dollars (\$4,500) by personal check to Respondent in exchange for

Respondent's promise to write a bond on behalf of Defendant.

3. On July 30, 2012, after Respondent did not post a bond for Defendant, Complainant filed a complaint with the Oklahoma Insurance Department ("Department") alleging that Respondent failed to return the bond premium in spite of several demands to do so.

4. On August 13, 2012, Respondent submitted her response to the complaint. Respondent stated that the money had not yet been returned "because of poor business and time management" and that she was then working to return the money to Complainant.

5. On August 17, 2012, Respondent returned \$4,500 to Complainant.

CONCLUSIONS OF LAW

1. Respondent has violated 59 O.S. § 1310(A)(4), which prohibits the "misappropriation, conversion, or unlawful withholding of monies or property belonging to insurers, insureds, or others received in the conduct of business under the license."

ORDER

IT IS THEREFORE ORDERED that Tiffany Charles is CENSURED and FINED Two Hundred Fifty Dollars (\$250.00).

IT IS FURTHER ORDERED that this Order constitutes disciplinary action and may be used in any subsequent hearings by the Insurance Department. In the event other misconduct is reported to the Department, this Order may be used as evidence against Respondent to establish a pattern of behavior and for the purpose of proving additional acts of misconduct.

Respondent is notified that she may request a hearing within 30 days of the receipt of this Order concerning this action and upon such request the Oklahoma Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in

writing to William G. "Buddy" Combs, Oklahoma Insurance Department, Legal Division, 3625 NW 56th Suite 100, Oklahoma City, Oklahoma 73112 and **give an explanation of Respondent's actions described herein and any defenses thereto.**

If Respondent fails to request a hearing within 30 days of receipt of this Order, this Order shall become a **FINAL ORDER** on the 31st day following receipt of the Order.

WITNESS My Hand and Official Seal this 20th day of August, 2012.

JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



A handwritten signature in cursive script, reading "Buddy Combs", written over a horizontal line.

William G. "Buddy" Combs
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma, 73112
Tel. (405) 521-2746
Fax (405) 521-0125

CERTIFICATE OF MAILING

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 20th day of August, 2012, to:

Tiffany Charles
1309 Rebecca Lane
Norman, OK 73072-5928



William G. "Buddy" Combs

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

7006 2760 0005 6605 7502

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



Total Postage & **Tiffany Charles**
1309 Rebecca Lane
Norman, OK 73072-5928

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____

12-0742-DIS/WGC(mt)Con. Adm. Ord.

PS Form 3800, August 2006 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:

Tiffany Charles
1309 Rebecca Lane
Norman, OK 73072-5928

12-0742-DIS/WGC(mt)Con. Adm. Ord.

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 X *Charles King* Agent Addressee

B. Received by (Printed Name) *Charles King* C. Date of Delivery *8-21-12*

Is delivery address different from item 1? Yes No
 If YES, enter delivery address below:

RECEIVED
 OKLAHOMA INSURANCE DEPARTMENT
 AUG 23 2012
 Legal Division

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number (Transfer from service label) **7006 2760 0005 6605 7502**