

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

**FILED**

JAN 15 2013

INSURANCE COMMISSIONER  
OKLAHOMA

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

Case No. 13-0032-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. §§ 101-7301, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1340.

2. Tina Ganther (“Respondent”) is a licensed bail bondsman in the State of Oklahoma holding license number 199264.

**FINDINGS OF FACT**

1. On November 15, 2012, Respondent submitted to the Oklahoma Insurance Department (“Department”) her October 2012 Safety National Casualty Corporation report.

2. Respondent submitted with the report an Electronic Funds Transfer (“EFT”) of Three Dollars (\$3.00).

3. On November 29, 2012, the Oklahoma State Treasurer charged the EFT back to the Department as "Not Sufficient Funds."

4. On December 5, 2012, Department staff sent Respondent a letter by email and certified mail, with return receipt requested, informing Respondent of the charge back and requesting that the funds be replaced and a service fee of \$25.00 be paid within five days of receipt of the letter. Respondent signed for the certified letter on December 14, 2012.

5. On January 15, 2012, Respondent replaced the insufficient EFT and paid the service fee owed with money order number 7005087606 in the amount of \$28.00.

#### **CONCLUSIONS OF LAW**

1. Respondent has violated 59 O.S. § 1310(A)(27) by uttering insufficient funds to the Commissioner.

2. Respondent has violated 59 O.S. § 1310(A)(21) by failing to respond to a properly mailed notification within a reasonable amount of time.

#### **ORDER**

**IT IS THEREFORE ORDERED that Tina Ganther is 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 Oklahoma Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Buddy Combs, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> 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 31<sup>st</sup> day, and Respondent shall be **CENSURED**.

WITNESS My Hand and Official Seal this 15<sup>th</sup> day of January, 2013.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Buddy Combs", written over a horizontal line.

William G. "Buddy" Combs  
Assistant General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, Oklahoma, 73112  
Tel. (405) 521-2746  
Fax (405) 522-0125

**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, with return receipt requested, on this 15<sup>th</sup> day of January, 2013, to:

Tina Ganther  
P.O. Box 602  
Spencer, OK 73084-0602

  
\_\_\_\_\_  
William G. "Buddy" Combs

**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 \_\_\_\_\_

Sent To  
 Street, or PO E  
 City, St

Tina Ganther  
 P.O. Box 602  
 Spencer, Ok 73084-0602  
**sms/13-0032-DIS/Cond Ord**

PS Form 3800, January 2001 See Reverse for Instructions

7001 0320 0003 9967 2726

Postmark Here: OKLAHOMA CITY, OK 73102, NOV 15 2013

**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:

Tina Ganther  
 P.O. Box 602  
 Spencer, Ok 73084-0602  
**sms/13-0032-DIS/Cond Ord**

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  Addressee  
*Tina Ganther*

B. Received by (Printed Name) *Tina Ganther* C. Date of Delivery *2-1-13*

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

RECEIVED  
 OKLAHOMA INSURANCE DEPARTMENT  
 FEB 05 2013  
 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) 7001 0320 0003 9967 2726

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540