

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF 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. )

INSURANCE COMMISSIONER  
OKLAHOMA

Case No. 13-0266-DIS

**FILED**

MAR 13 2013

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

INSURANCE COMMISSIONER  
OKLAHOMA

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 December 18, 2012, Respondent submitted to the Oklahoma Insurance Department (“Department”) her November 2012 Safety National Casualty Corporation (“SNCC”) report.
2. Respondent submitted with the report an Electronic Funds Transfer (“EFT”) of Seventy-One Dollars and Ninety-Two Cents (\$71.92).

3. On January 2, 2013, the Oklahoma State Treasurer charged the EFT back to the Department as “Not Sufficient Funds.”

4. On February 8, 2013, 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 February 26, 2013.

5. As of the date of this Order, Respondent has not replaced the funds.

6. On December 21, 2012, Respondent submitted to the Department her November 2012 Crum & Forster Indemnity Company report.

7. Respondent submitted with the report an EFT of Twenty-One Dollars (\$21.00).

8. On January 7, 2013, the Oklahoma State Treasurer charged the EFT back to the Department as “Not Sufficient Funds.”

9. On February 8, 2013, 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 February 26, 2013.

10. As of the date of this Order, Respondent has not replaced the funds.

11. On December 28, 2012, Respondent submitted to the Department her amended November 2012 SNCC report.

12. Respondent submitted with the report an EFT of Three Dollars (\$3.00).

13. On January 10, 2013, the Oklahoma State Treasurer charged the EFT back to the Department as “Not Sufficient Funds.”

14. On February 8, 2013, 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 February 26, 2013.

15. As of the date of this Order, Respondent has not replaced the funds.

#### **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 and FINED Two Hundred Fifty Dollars (\$250.00).**

**IT IS FURTHER ORDERED that Tina Ganther shall replace the insufficient EFT's and pay the service fee owed for each within thirty (30) days of receipt of this Order. Failure to do so shall result in the SUSPENSION of Tina Ganther's bail bondsman license until she replaces the funds. The total amount owed to the Department in this case, independent of the fined ordered herein, is One Hundred Seventy Dollars and Ninety-Two Cents (\$170.92).**

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.

WITNESS My Hand and Official Seal this 13<sup>th</sup> day of March, 2013.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

  
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 13<sup>th</sup> day of March, 2013, to:

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

  
Buddy Combs

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

7001 0320 0003 9966 9108

**OFFICIAL USE**

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

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

Tina Ganther  
 P.O. Box 602  
 Spencer, Ok 73084-0602  
 sms/13-0266-DIS/Cond. Ord.

Postmark Here  
 MAR 13 2013  
 USPS 73120

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:

Tina Ganther  
 P.O. Box 602  
 Spencer, Ok 73084-0602  
 sms/13-0266-DIS/Cond. Ord.

2. Article Number  
 (Transfer from service label) 7001 0320 0003 9966 9108

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  
 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

RECEIVED  
 OKLAHOMA INSURANCE DEPARTMENT  
 MAR 19 2013  
 Legal Division

MAR 15 2013  
 SPENCER OK 73084