

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

**FILED**

NOV 05 2013

INSURANCE COMMISSIONER  
OKLAHOMA

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

Petitioner, )

vs. )

MICHELE ENGLAND, a licensed bail bondsman in )  
the State of Oklahoma, )

Respondent. )

Case No. 13-1114-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, Buddy 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. Michele England ("Respondent") is a licensed bail bondsman in the State of Oklahoma holding license number 199070.

**FINDINGS OF FACT**

1. Every bail bondsman license expires biennially at 12:00 midnight on the last day of the bondsman's birth month. 59 O.S. § 1304.

2. Every bondsman is required to renew his or her license biennially by submitting a completed renewal application by the end of his or her birth month. 59 O.S. § 1309.

3. Approximately forty-five days prior to the expiration of a bondsman's license,

Oklahoma Insurance Department (“OID”) staff sends an E-mail to the bondsman advising of the license expiration date.

4. Respondent’s birth month is August. Accordingly, her license expired at midnight, August 31, 2013.

5. On September 6, 2013, Respondent renewed her license.

6. OID personnel conducts audits of late renewals to determine if bondsmen execute any bonds during periods they were not licensed. Investigation of bonds executed in the county and municipality in which Respondent operates revealed that, during the unlicensed period, Respondent executed three (3) appearance bonds. These bonds totaled \$4,700.00.

#### **CONCLUSIONS OF LAW**

1. The allegations are found to be true and correct and Respondent has violated 59 O.S. §§ 1303(A) and 1320(A), and Oklahoma Administrative Code 365:25-5-35(E) by executing bail bonds in Oklahoma without a valid Oklahoma bail bond license.

#### **ORDER**

**IT IS THEREFORE ORDERED that Michele England 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 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> St., Suite 100, Oklahoma City, Oklahoma 73112, and **provide an explanation of Respondent’s actions described herein and any defenses thereto.**

**If Respondent does not request a hearing within the 30 days allotted, this Order shall**

become a FINAL ORDER on the 31<sup>st</sup> day following the receipt of the Order.

WITNESS My Hand and Official Seal this 5<sup>th</sup> day of November, 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, Buddy Combs, 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 via certified mail with return receipt requested on this 5<sup>th</sup> day of November, 2013, to:

Michele England  
1511 W GORE BLVD STE 2  
LAWTON, OK 73501-3662

  
Buddy Combs

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

7001 0320 0004 4249 3308

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Sent To  
 Michele England  
 1511 W. Gore Blvd., Suite 2  
 Lawton, OK 73501-3662  
 sms/13-1114-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:

Michele England  
 1511 W. Gore Blvd., Suite 2  
 Lawton, OK 73501-3662  
 sms/13-1114-DIS/Cond. Ord.

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  Addressee  
*Michele England*

B. Received by (Printed Name)  Agent  Addressee  
 Michele England

C. Date of Delivery  
 11/5/13

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

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 0004 4249 3308