

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

FILED
DEC 15 2014
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)	
DOAK, Insurance Commissioner,)	
Petitioner,)	
vs.)	
)	Case No. 14-1211-DIS
CONNIE MANUEL, 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 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. Respondent Connie Manuel (“Respondent”) is a licensed bail bondsman in the State of Oklahoma holding license number 199425.

FINDINGS OF FACT

1. On October 15, 2014 the Oklahoma Insurance Department (the “Department”) received a complaint from Bruce Dean Smith (“Smith”) alleging that Respondent charged \$200 premium for his appearance bond but only indicated \$100 premium on the appearance bond form and that Respondent did not give a written receipt for the money received. Smith provided the Department with a copy of the appearance bond, Respondent’s business card, and a police report that he had filed with the Drumright Police Department.

2. Department staff obtained a copy of the Bonds Written page from insurer Curtis Pletcher's September 2014 MCA report. The report indicates that premium of \$100 was charged for the appearance bond for the Defendant/Complainant Smith. Department staff also obtained a certified copy of the appearance bond and power of attorney from the Drumright Municipal Court Clerk. Both documents indicate the premium charged was \$100.

3. On October 22, 2014 Department staff sent a letter, via certified mail, to Respondent requesting copies of all documents concerning the bond transaction and a written statement responding to Smith's allegations. Respondent signed for the letter on October 29, 2014.

4. On November 5, 2014 the Department received a two page letter from Respondent. Respondent failed to provide copies of the usual and customary records obtained during a bond transaction. Department staff contacted Respondent via telephone on November 12, 2014 and received a copy of the power of attorney from Respondent on November 17, 2014.

5. In Respondent's written response to the Department she stated that she charged \$100 for premium and \$100 for expenses. Respondent stated that Smith's wife gave her the money; the wife was not given a receipt; the wife was given an application to complete and mail back to Respondent.

6. In the Department's November 12, 2014 telephone conversation with Respondent she stated there was no paperwork to send the Department; Smith's wife didn't want to complete the paperwork; \$100 was charged for expenses and \$100 was charged for premium; Smith was not given a receipt because he didn't request one.

7. Respondent was involved in a similar disciplinary matter with the Department in BBI-39608, Legal 13-0565-DIS, when she charged a defendant \$50 for "travel expenses" and \$45 for "storage expenses" and was censored and fined \$250 for violating 59 O.S. §§ 1310(A)(19), 1314(A) and

1322 of the Oklahoma Bail Bond Act.

CONCLUSIONS OF LAW

8. Respondent has violated 59 O.S. § 1310(A)(21) and OAC 365:25-5-37 by accepting something of value from a principal other than premium or collateral and by failing to obtain and maintain usual and customary records.

9. Pursuant to 59 O.S. § 1310(B), “any person violating any provision of Sections 1301 through 1340 of this title may be subject to a civil penalty of not less than Two Hundred Fifty Dollars (\$250.00) nor more than Two Thousand Five Hundred Dollars (\$2,500.00) for each occurrence.”

ORDER

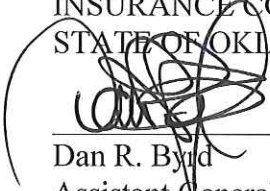
IT IS THEREFORE ORDERED that Connie Manuel is **CENSURED** and **FINED** Two Hundred Fifty Dollars (\$250.00) for accepting something of value from a principal other than premium or collateral and by failing to obtain and maintain usual and customary records in violation of 59 O.S. § 1310(A)(21) and OAC 365:25-5-37.

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 Dan R. Byrd, Oklahoma Insurance Department, Legal Division, 3625 NW 56th St., Suite 100, Oklahoma City, Oklahoma 73112, and **state the basis for requesting the hearing**.

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

WITNESS My Hand and Official Seal this 15th day of December, 2014.

JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Dan R. Byrd
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma, 73112
Tel. (405) 522-6330
Fax (405) 522-0125

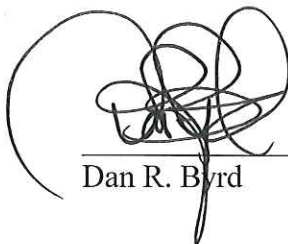


CERTIFICATE OF MAILING

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, return receipt requested, on this 15th day of December, 2014, to:

Connie Manuel
116 W. 7th Ave., Ste. 310
Stillwater, OK 74074-4001

**CERTIFIED MAIL NO:
7014 0150 0001 9588 8762**



Dan R. Byrd

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

7014 0150 0001 9588 8762

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



Sent To **Connie Manuel**
 116 W. 7TH Ave., Ste. 310
 Stillwater, OK 74074-4001
 14-1211-DIS/DRB(mt)
 (Cond.Ad.Ord ~12-15-14)

PS Form 3800, August 2006

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> 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. 	<p>A. Signature x <i>Connie Manuel</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>Connie Manuel</i></p> <p>C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>
<p>1. Article Addressed to:</p> <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <p>Connie Manuel 116 W. 7TH Ave., Ste. 310 Stillwater, OK 74074-4001 14-1211-DIS/DRB(mt) (Cond.Ad.Ord ~12-15-14)</p> </div>	<p>OKLAHOMA INSURANCE DEPARTMENT DEC 21 2014 Legal Division</p>
<p>2. Article Number (Transfer from service label)</p>	<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>7014 0150 0001 9588 8762</p>	
<p>PS Form 3811, February 2004 Domestic Return Receipt 102585-02-M-1540</p>	