

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

**FILED**  
JUL 21 2015  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.	)	
DOAK, Insurance Commissioner,	)	
Petitioner,	)	
vs.	)	
	)	Case No. 15-0796-DIS
RYAN 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 Ryan Manuel ("Respondent") is a licensed bail bondsman in the State of Oklahoma holding license number 166908.

**FINDINGS OF FACT**

1. On May 12, 2015 the Oklahoma Insurance Department (the "Department") received a complaint from Defendant Joey McRoyal against Respondent alleging unlawful surrender and referral of an attorney in violation of 59 O.S. §§ 1327 and 1310(A)(8).

2. According to court documents Respondent executed an appearance bond for Defendant Joey McRoyal on March 3, 2013 in Oklahoma County Court Case No. CF-2013-852 on Curtis Pletcher power of attorney number 38597 in the amount of \$3,000. In the Affidavit as to Undertaking section

Respondent indicated premium charged in the amount of \$300.

3. On May 8, 2013 the Court increased the bond amount to \$25,000. On May 9, 2013 Respondent executed an appearance bond for Defendant Joey McRoyal on Curtis Pletcher power of attorney number 38345 in the amount of \$25,000. In the Affidavit as to Undertaking section Respondent indicated premium charged in the amount of \$2,200.

4. On January 14, 2014 former bail bondsman David Simpson returned Defendant Joey McRoyal to the custody of the Oklahoma County Sheriff's Office. David Simpson signed as representing Manuel Bail Bonds.

5. On May 21, 2015 Department staff visited Respondent's office at 2828 NW 57<sup>th</sup> Street, Suite 205, Oklahoma City, OK 73112. Respondent was given a copy of the complaint and Department staff reviewed Defendant Joey McRoyal's file. Respondent stated that Defendant Joey McRoyal was returned to custody because the cosigner for the appearance bonds gave false information on the application. Respondent stated that he doesn't recommend an attorney, however, he does have several attorney business cards in his office and provides names (James Knight, Josh Lee, and Laurie Combs) to clients if they ask. Department staff advised Respondent to provide the Department with a complete copy of his file for Defendant Joey McRoyal and a written response to the complaint allegations by June 1, 2015.

6. On June 2, 2015 Respondent hand delivered his response and copy of the file to the Department. Respondent again stated that the cosigner provided false contact numbers and false employer information. Respondent also stated if asked about an attorney, he gives 3 or 4 attorney referrals.

7. According to copies of receipts submitted by Respondent, Respondent charged \$3,300

premium for the appearance bond executed on March 3, 2013 and \$2,200 premium for the appearance bond executed on May 9, 2013. A total of \$5,500. Respondent's records show that \$3,800 in premium had been collected for the two appearance bonds. According to Respondent's records there is a balance due of \$1,700.

8. Excerpts from Curtis Pletcher's March 2013 and May 2013 professional monthly reports submitted to the Department indicate premiums charged in the amounts of \$300 and \$2,200.

9. On July 7, 2015 Department staff spoke with Curtis Pletcher asking if he was paid on the bond amount or on the premium charged amount. Curtis Pletcher stated he was paid based on the bond amount and that he was not aware that Respondent had charged \$3,300 for Defendant Joey McRoyal's March 3, 2013 appearance bond.

10. On July 8, 2015 Department staff spoke with Curtis Pletcher who advised that his older powers did not show the premium charged on them. Curtis Pletcher faxed his copies of the powers, rewrite document, and surety bonds written page he received from Respondent. The surety bonds written page indicated that Respondent charged \$300 premium for Defendant Joey McRoyal's appearance bond executed March 3, 2013.

11. The Bail Bond Act allows a bail bondsman to surrender a Defendant into custody for a number of reasons. 59 O.S. § 1327(A) states the Defendant may be surrendered without the return of premium for the bond if he or she has been guilty of nonpayment of premium, changes address without notifying his or her bondsman, conceals himself or herself, leaves the jurisdiction of the court without the permission of his or her bondsman, or violates his or her contract with the bondsman in any way that does harm to the bondsman, or the surety, or violates his or her obligation to the court.

12. Providing false information is not a reason listed in 59 O.S. § 1327(A). The Bail Bond

Act does not contain language stating it is unlawful to provide false information. See 59 O.S. § 1335.1. However, it appears from the language that the District Attorney would have to file charges regarding the crime.

### **CONCLUSIONS OF LAW**

13. Respondent has violated 59 O.S. §§ 1310(A)(2), 1316(B), 1322(A), and OAC 365:25-5-39 when he reported premium charged for the March 13, 2013 bond in the Affidavit as to Undertaking section as \$300 but actually charged \$3,300 and collected \$1,300 over the \$300 that he had indicated was due on the bond.

14. Respondent has violated 59 O.S. §§ 1310(A)(2) and 1327(A) by unlawfully surrendering Defendant Joey McRoyal.

15. Respondent has violated 59 O.S. § 1310(A)(8) by recommending an attorney.

16. 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 Ryan Manuel is **CENSURED** and **FINED** Two Hundred Fifty Dollars (\$250.00) for reporting premium charged for the March 13, 2013 bond in the Affidavit as to Undertaking section as \$300 but actually charging \$3,300 and collecting \$1,300 over the \$300 that he had indicated was due on the bond in violation of 59 O.S. §§ 1310(A)(2), 1316(B), 1322(A), and OAC 365:25-5-39, unlawfully surrendering Defendant Joey McRoyal in violation of 59 O.S. §§ 1310(A)(2) and 1327(A), and recommending an attorney in violation of 59 O.S. § 1310(A)(8).

**IT IS FURTHER ORDERED** that Respondent shall pay \$1,300 to Defendant Joey McRoyal

and provide the Department with evidence of such payment within ninety (90) days after the date of this Order.

Respondent is further notified that he 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 56<sup>th</sup> 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 31<sup>st</sup> day following the receipt of the Order.**

WITNESS My Hand and Official Seal this 21<sup>st</sup> day of July, 2015.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

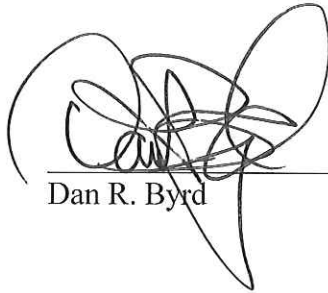
  
\_\_\_\_\_  
Dan R. Byrd  
Assistant General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, Oklahoma, 73112  
Tel. (405) 522-6330  
Fax (405) 522-0125

**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 21<sup>st</sup> day of July, 2015, to:

Ryan Manuel  
2828 NW 57<sup>th</sup> St., Ste. 205  
Oklahoma City, OK 73112-7091

**CERTIFIED MAIL NO:  
7015 0640 0004 4933 3281**



A handwritten signature in black ink, appearing to read 'Dan R. Byrd', is written over a horizontal line. The signature is stylized with large, overlapping loops.

Dan R. Byrd

7015 0640 0004 4933 3281

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**Ryan Manuel**  
**2828 NW 57TH St., Ste. 205**  
**Oklahoma City, OK 73112-7091**  
**15-0796-DIS/DRB(mt)**  
**(Cond.Adm.Ord.~7-21-15)**

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- 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. **Ryan Manuel**  
**2828 NW 57TH St., Ste. 205**  
**Oklahoma City, OK 73112-7091**  
**15-0796-DIS/DRB(mt)**  
**(Cond.Adm.Ord.~7-21-15)**



9590 9403 0272 5155 0734 99

2. Article Number (Transfer from service label)

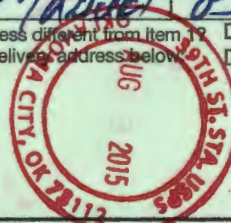
7015 0640 0004 4933 3281

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature   
☐ Agent  
☐ Addressee  
 B. Received by (Printed Name) **Ryan Manuel**  
 C. Date of Delivery **8-15**  
 D. Is delivery address different from Item 1? ☐ Yes  
 If YES, enter delivery address below ☐ No

AUG 15 2015

Legal Division



3. Service Type  
☐ Adult Signature  
☐ Adult Signature Restricted Delivery  
☒ Certified Mail®  
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☐ Registered Mail™  
☐ Registered Mail Restricted Delivery  
☐ Return Receipt for Merchandise  
☐ Signature Confirmation™  
☐ Signature Confirmation Restricted Delivery

PS Form 3811, April 2015 PSN 7530-02-000-9053

Domestic Return Receipt