

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED
DEC 16 2015
INSURANCE COMMISSIONER
OKLAHOMA

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

Petitioner,)

v.)

Case No. 15-1196-DIS

JANICE B. GOAD, a licensed professional)
Bail Bondsman in the State of Oklahoma,)

Respondent.)

CONSENT ORDER

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through Counsel, Dan R. Byrd, and Janice B. Goad (“Respondent”) and enter into this Consent Order.

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 Bail Bond Code, 59 O. S. §§ 1301-1340.

2. Respondent Janice B. Goad (“Goad”) is a licensed bail bondsman in the State of Oklahoma holding license number 199329.

3. Respondent has been apprised of her rights including the right to a public hearing and has knowingly and freely waived said rights and entered into this Consent Order as a voluntary settlement of the issues and questions raised in the above captioned case.

STIPULATIONS OF FACT

1. Pursuant to 59 O.S. § 1309(B), An individual holding a professional bondsman license or multicounty agent bondsman license shall also provide an annual financial statement

prepared by an accounting firm or individual holding a permit to practice public accounting in this state in accordance with generally accepted principles of accounting procedures showing assets, liabilities, and net worth, the annual statement to be as of a date not earlier than June 30. The statements shall be attested to by an unqualified opinion of the accounting firm or individual holding a permit to practice public accounting in this state that prepared the statements or statements. The statement shall be submitted annually by the last day of September.

2. Each year in July the Oklahoma Insurance Department (the "Department") sends an email blast to all multicounty agents and professional bail bondsmen as a courtesy reminder that financial statements are due September 30th.

3. On October 5, 2015 Department staff sent a second email to bail bondsmen that had not submitted their financial statements. This second email requires a response by October 7, 2015 at 4:00 p.m.

4. As of October 13, 2015 Respondent had not responded so Department staff telephoned her at her business telephone number (918) 762-2140. The woman that answered the phone advised Department staff to call Respondent's home telephone number. Department staff called Respondent's home telephone number (918) 762-2290 and left a voice message regarding the financial statement.

5. On November 11, 2015, Respondent's counsel, Cheryl Ramsey, emailed a copy of Respondent's 2015 financial statement to the Department with original to follow via U.S. Mail.

CONCLUSIONS OF LAW

1. Respondent has violated 59 O.S. § 1309(B) for failing to file her 2015 financial statement with the Department by September 30 as required by Section 1309(B).

2. Respondent has violated 59 O.S. § 1310(A)(2) by violating a law of this state relating to bail.

3. Respondent has violated 59 O.S. § 1310(A)(23) by failing to respond to a properly mailed notification from the Department within a reasonable amount of time.

4. 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 AND CONSENT

IT IS THEREFORE ORDERED by the Insurance Commissioner and **CONSENTED** to by Janice B. Goad that she be fined in the amount of Five Hundred Dollars (\$500.00) for the above described violations of the Oklahoma Bail Bond Code due and payable to the Oklahoma Insurance Department within thirty (30) days after the date of this Order.

WITNESS My Hand and Official Seal this 11th day of December, 2015.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

James C. Mills

JAMES MILLS
CHIEF OF STAFF

APPROVED:



DAN R. BYRD
Assistant General Counsel



JANICE B. GOAD
Respondent

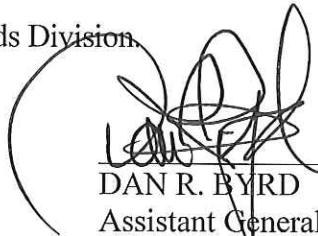
CERTIFICATE OF MAILING

I, Dan R. Byrd, hereby certify that a true and correct copy of the above and foregoing Administrative Order was mailed via certified mail with return receipt requested, and via regular mail, on this 16th day of December, 2015, to:

Cheryl Ramsey
Law Offices of Szlichta & Ramsey
A Professional Corporation
Eight Main Place
P.O. Box 1206
Stillwater, OK 74076
Counsel for Respondent,
Janice B. Goad

**CERTIFIED MAIL NO:
7015 0640 0002 7406 3117**

and that a copy was delivered to the Bail Bonds Division.



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

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Cheryl Ramsey
 Law Offices of Szlichta & Ramsey
 A Professional Corporation
 Eight Main Place
 P.O. Box 1206
 Stillwater, OK 74076
 Counsel for Respondent Janice B. Goad
 15-1196-DIS/DRB(mt)
 (Consent Ord.~12-16-15)



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1. Article Addressed to:

Cheryl Ramsey
 Law Offices of Szlichta & Ramsey
 A Professional Corporation
 Eight Main Place
 P.O. Box 1206
 Stillwater, OK 74076
 Counsel for Respondent Janice B. Goad
 15-1196-DIS/DRB(mt)
 (Consent Ord.~12-16-15)



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 Addressee

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