

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

FILED
FEB 23 2016
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)	
DOAK, Insurance Commissioner,)	
Petitioner,)	
vs.)	
)	Case No. 16-0163-DIS
CARY FROST, 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 Cary Frost (“Respondent”) is a licensed bail bondsman in the State of Oklahoma holding license number 100171315.

FINDINGS OF FACT

1. Respondent failed to file his December 2015 NOSURTY report with the Oklahoma Insurance Department (“Department”), which was due Friday, January 15, 2016.
2. Respondent’s appointment with Raymond Merrill was cancelled on November 4, 2015. Respondent does not have any other appointments. Therefore, a NOSURTY report is required to be filed with the Department.
3. On January 21, 2016, Department staff sent an email to Respondent regarding failure to

file the report.

4. On January 25, 2016, Department staff called Respondent and Respondent said that he would work on his report. On January 27, 2016, Department staff called Respondent and left a voice message regarding his failure to file the report.

5. As of today's date, Respondent has not filed the report with the Department.

CONCLUSIONS OF LAW

1. Respondent has violated 59 O.S. § 1310(A)(24) for failing to file a report as required by Section 1314.

2. Respondent has violated 59 O.S. § 1314(B), which states that "monthly reports shall be submitted electronically to the Insurance Commissioner by the fifteenth day of each month."

3. Respondent has violated 59 O.S. § 1314(D) for failing to pay reviewal fees.

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

IT IS THEREFORE ORDERED that Cary Frost is **CENSURED** and **FINED** Three Hundred Dollars (\$300.00). Respondent is further notified that he may request a hearing within thirty (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 has not paid the fines ordered herein and does not request a hearing within

the thirty (30) days allotted, this Order shall become a FINAL ORDER on the thirty-first (31st) day following the receipt of the Order, Respondent's license shall be immediately suspended, and the fines ordered herein shall be due.

WITNESS My Hand and Official Seal this 23rd day of February, 2016.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Dan R. Byrd", written over a horizontal line.

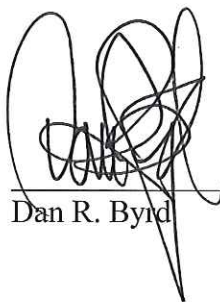
Dan R. Byrd
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma, 73112
Tel. (405) 522-6330
Fax (405) 522-0125

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 23rd day of February, 2016, to:

Cary Frost
Melanie Johnson Bail Bonds
217 N. Harvey Ave., Ste. 504
Oklahoma City, OK 73102-3802

**CERTIFIED MAIL NO:
7015 0640 0002 7406 9089**

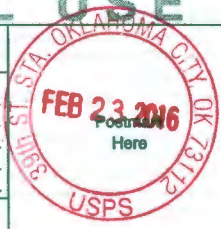


Dan R. Byrd

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE



Certified Mail Fee \$ _____

Extra Services & Fees (check box, add fee as appropriate)

Return Receipt (hardcopy) \$ _____

Return Receipt (electronic) \$ _____

Certified Mail Restricted Delivery \$ _____

Adult Signature Required \$ _____

Adult Signature Restricted Delivery \$ _____

Postage \$ _____

Total Postage and Fees \$ _____

Sent To
 Cary Frost
 Melanie Johnson Bail Bonds
 217 N. Harvey Ave., Ste. 504
 Oklahoma City, OK 73102-3802
 16-0163-DIS/DRB(mt)
 (Cond.Adm.Ord. & Noticer ~2-23-16)

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. Article Addressed to:

Cary Frost
 Melanie Johnson Bail Bonds
 217 N. Harvey Ave., Ste. 504
 Oklahoma City, OK 73102-3802
 16-0163-DIS/DRB(mt)
 (Cond.Adm.Ord. & Noticer ~2-23-16)



2. Article Number (Transfer from service label)
 7015 0640 0002 7406 9089

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent Addressee
Nicole Smith

B. Received by (Printed Name) *Nicole Smith* C. Date of Delivery *2-24-16*

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

RECEIVED
 OKLAHOMA INSURANCE DEPARTMENT
 FEB 24 2016
 Legal Division

3. Service Type

Priority Mail Express®

Adult Signature

Registered Mail™

Adult Signature Restricted Delivery

Registered Mail Restricted Delivery

Certified Mail®

Certified Mail Restricted Delivery

Return Receipt for Merchandise

Collect on Delivery

Signature Confirmation™

Collect on Delivery Restricted Delivery

Signature Confirmation Restricted Delivery

Insured Mail

Insured Mail Restricted Delivery (over \$500)