

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

**FILED**  
MAR 04 2016  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.	)	
DOAK, Insurance Commissioner,	)	
Petitioner,	)	
vs.	)	
	)	Case No. 16-0202-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 January 2016 NOSURTY report with the Oklahoma Insurance Department (“Department”), which was due Tuesday, February 16, 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 February 18, 2016, Department staff sent an email to Respondent regarding failure to

file the report.

4. On February 26, 2016, Department staff called Respondent and left a voice message to call the Department regarding his failure to file the report.

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

6. Respondent has a pending administrative action with the Department for one (1) prior violation of this type.

### **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** Seven Hundred Fifty Dollars (\$750.00). 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 56<sup>th</sup> 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 (31<sup>st</sup>) 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 4<sup>th</sup> day of March, 2016.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

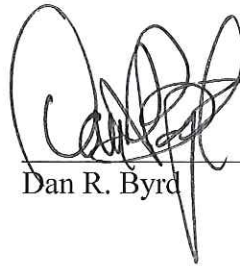
  
\_\_\_\_\_  
Dan R. Byrd  
Assistant General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, Oklahoma, 73112  
Tel. (405) 522-6330  
Fax (405) 522-0125

**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 4<sup>th</sup> day of March, 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 9607**



Dan R. Byrd



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

For delivery information, visit our website at [www.usps.com](http://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

Street and Apt. No., or PO Box #

City, State, ZIP+4®

Cary Frost  
 Melanie Johnson Bail Bonds  
 217 N. Harvey Ave., Ste. 504  
 Oklahoma City, OK 73102-3802  
 16-0202-DIS/DRB(mt)  
 (Con. Adm. Ord. & Notice ~3-04-16)



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

See Reverse for Instructions

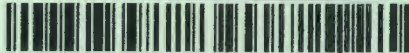
7015 0640 0002 7406 9607

**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  
 16-0202-DIS/DRB(mt)  
 (Con. Adm. Ord. & Notice ~3-04-16)



9590 9403 0272 5155 0701 91

2. Article Number (Transfer from service label)

7015 0640 0002 7406 9607

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X** *Nicole Smith*  Agent  
 Addressee

B. Received by (Printed Name)

*Nicole Smith*

C. Date of Delivery

*3-7-16*

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

OKLAHOMA INSURANCE DEPARTMENT

MAR 11 2016

Legal Division

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- 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