

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

**FILED**  
MAR 25 2016  
INSURANCE COMMISSIONER  
OKLAHOMA

<b>STATE OF OKLAHOMA, ex rel.</b>	)	
<b>JOHN D. DOAK, Insurance Commissioner,</b>	)	
	)	
<b>Petitioner,</b>	)	
<b>vs.</b>	)	<b>Case No. 16-0267-DIS</b>
	)	
<b>CURTIS SCOTT HOPCUS,</b>	)	
<b>a licensed bail bondsman in the State</b>	)	
<b>of Oklahoma,</b>	)	
	)	
<b>Respondent.</b>	)	

**AMENDED 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, Dan R. Byrd, 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. §§ 1301-1341.
2. Respondent Curtis Scott Hopcus (“Respondent”) is a licensed bail bondsman in the State of Oklahoma holding license number 100230523.

**ALLEGATIONS OF FACT**

1. On February 16, 2016, Respondent submitted to the Oklahoma Insurance Department (“Department”) an Electronic Funds Transfer (“EFT”) of Three Dollars (\$3.00) for his RSCC100230523-January2016-Amended-01-.DBF Report.
2. On February 26, 2016, the Oklahoma State Treasurer charged the EFT back to the

Department as unpaid due to an invalid account number.

3. On February 26, 2016, Department staff sent a letter via email to Respondent requesting that the funds be replaced within five days of receipt of the letter.

4. On March 3, 2016, Department staff sent a second request letter via email to Respondent requesting that the funds be replaced within five days of receipt of the letter.

5. On March 22, 2016, Department staff received a money order number C-2370043919 in the amount of Three Dollars (\$3.00) replacing the funds.

6. On February 15, 2016, Respondent submitted to the Department an EFT of Four Dollars and Fifty Cents (\$4.50) for his C100230523-January2016-Original-01.DBF Report.

7. On February 25, 2016, the Oklahoma State Treasurer charged the EFT back to the Department as unpaid due to an invalid account number.

8. On February 26, 2016, Department staff sent a letter via email to Respondent requesting the funds be replaced within five days from receipt of the letter.

9. On March 3, 2016, Department staff sent a second request letter via email to Respondent stating the same.

10. On March 22, 2016, Department staff received a money order number C-2370043920 in the amount of Four Dollars and Fifty Cents (\$4.50) replacing the funds.

11. On February 21, 2016, Respondent submitted to the Department an EFT of Two Hundred Fifty-Two Dollars and Forty Cents (\$252.40) for his RSCC100230523-January2016-Original-01.DBF Report.

12. On March 2, 2016, the Oklahoma State Treasurer charged the EFT back to the Department as unpaid due to an invalid account number.

13. On March 4, 2016, Department staff sent a letter via email to Respondent requesting the funds be replaced within five days from receipt of the letter.

14. On March 4, 2016, Department staff left two telephone messages for Respondent. On March 7, 2016, Department staff left another telephone message for Respondent.

15. On March 8, 2016, Department staff contacted Dennis Carstensen, MGA for Roche Surety & Casualty Company Inc. in Oklahoma and told him that the Department needed to speak with Respondent. Carstensen called back advising that Respondent would call the Department that same day. Respondent did not call the Department.

16. On March 9, 2016 Department staff attempted to contact Carstensen but his voice mail box was full. Department staff contacted Roche Surety & Casualty Company Inc. and spoke with Tara Hinson. Ms. Hinson advised she would have Carstensen contact the Department. Carstensen and Respondent both called the Department and requested the letters to be faxed to them. Respondent stated that he will take care of all issues. Ten (10) pages were faxed to both of them at the same fax number, (580) 357-6169.

17. On March 22, 2016, Department staff received a money order number C-2370043918 in the amount of Two Hundred Fifty Two Dollars and Forty Cents (\$252.40) replacing the funds.

18. According to the Block History Report, Respondent has had several EFT charge backs since becoming licensed.

19. Submitting an insufficient electronic funds transfer to the Department is a violation of 59 O.S. § 1310(A)(29).

### ALLEGED VIOLATIONS OF LAW

1. Respondent has violated 59 O.S. § 1310(A)(29) by uttering insufficient funds to the Commissioner.
2. Respondent has violated 59 O.S. § 1310(A)(23) for failing to respond to a properly mailed notification within a reasonable amount of time.
3. Respondent has violated 59 O.S. § 1310(A)(2) by violating a law of this state relating to bail.
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 Curtis Scott Hopcus is **CENSURED** and **FINED** Three Hundred Dollars (\$300.00).

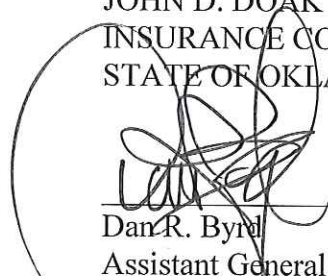
Respondent is further notified that he may request a hearing within thirty (30) days of the receipt of this Order concerning this action, and upon such request, the Oklahoma Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Dan R. Byrd, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> St., Suite 100, Oklahoma City, Oklahoma 73112, and **state the basis for requesting the hearing.**

**If Respondent fails to request a hearing within thirty (30) days of receipt of this Order, this Order shall become a FINAL ORDER on the 31<sup>st</sup> day and the fine ordered herein shall be due.**

WITNESS My Hand and Official Seal this 25<sup>th</sup> day of March, 2016.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

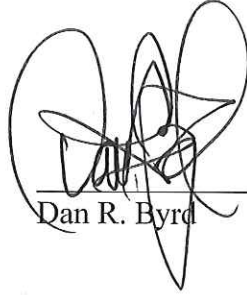
  
\_\_\_\_\_  
Dan R. Byrd  
Assistant General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, Oklahoma, 73112  
Tel. (405) 522-6330  
Fax (405) 522-0125

**CERTIFICATE OF MAILING**

I hereby certify that a true and correct copy of the above and foregoing *Amended Conditional Administrative Order and Notice of Right to Be Heard* was mailed certified, return receipt requested, on this 23<sup>rd</sup> day of March, 2016, to:

Curtis Scott Hopcus  
611 SW E Ave  
Lawton, OK 73501-4511

**CERTIFIED MAIL NO:  
7015 3010 0001 4604 1416**



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) \$ \_\_\_\_\_

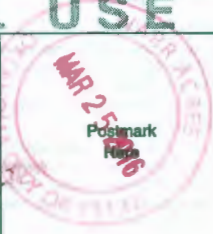
Return Receipt (electronic) \$ \_\_\_\_\_

Certified Mail Restricted Delivery \$ \_\_\_\_\_

Adult Signature Required \$ \_\_\_\_\_

Adult Signature Restricted Delivery \$ \_\_\_\_\_

Postage  
 \$ \_\_\_\_\_



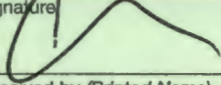
**Total Postage and Fees**  
 \$ \_\_\_\_\_

Sent To  
 Street and Apt. No., or PO Box  
 City, State, ZIP+4®

Curtis Scott Hopcus  
 611 SW E. Ave.  
 Lawton, OK 73501-4511  
**16-0267-DIS/DRB(mt)**  
**(Amend.Cond.Adm.Ord. & Notice)**  
**(3-25-16)**

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

PIT 41 4094 1000 010E 510L

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature                  X  <input type="checkbox"/> Agent  <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) _____</p> <p>C. Date of Delivery                  3/28/16</p>
<p>1. Article Addressed to:</p> <p>Curtis Scott Hopcus                  611 SW E. Ave.                  Lawton, OK 73501-4511  <b>16-0267-DIS/DRB(mt)</b>  <b>(Amend.Cond.Adm.Ord. &amp; Notice)</b>  <b>(3-25-16)</b></p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes                  If YES, enter delivery address below: <input type="checkbox"/> No</p> <p>Legal Division</p>
<p>9590 9402 1346 5285 6045 27</p> <p>Article Number (Transfer from service label)                  7015 3010 0001 4604 1416</p>	<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Priority Mail Express®</p> <p><input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Registered Mail™</p> <p><input checked="" type="checkbox"/> Certified Mail® <input type="checkbox"/> Registered Mail Restricted Delivery</p> <p><input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Signature Confirmation™</p> <p><input type="checkbox"/> Collect on Delivery Restricted Delivery <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p><input type="checkbox"/> Insured Mail</p> <p><input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</p>



PS Form 3811, July 2015 PSN 7530-02-000-9053 Domestic Return Receipt