

FILED

MAY 13 2019

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. )  
DOAK, Insurance Commissioner, )  
) )  
Petitioner, )  
vs. )  
) )  
**CASSANDRA MOUNGER**, a licensed bail )  
bondsman in the State of Oklahoma, )  
) )  
Respondent. )  
)

Case No. 18-0681-DIS

**ADMINISTRATIVE ORDER**

This matter is a proceeding under the Oklahoma Bail Bond Code, 59 O.S. §§ 1301 *et seq.*, and conducted pursuant the Oklahoma Administrative Procedures Act, 75 O.S. §§ 301 *et seq.*, whereby Respondent, Cassandra Mounger ("Respondent"), is an Oklahoma licensed bail bondsman in the state of Oklahoma holding license number 100135624. The Oklahoma Insurance Department ("OID") issued a Conditional Administrative Order and Notice of Right to be Heard on January 2, 2019, alleging violations of the provisions of Title 59 of the Oklahoma Statutes. Respondent timely submitted a Request for Hearing on January 29, 2019. The matter was set for hearing on March 12, 2019, at 10:00 a.m. at the office of the Oklahoma Insurance Department, 3625 N.W. 56<sup>th</sup> Street, Suite 100, Oklahoma City, Oklahoma, by agreement of the parties. The hearing was continued twice by agreement of the parties and ultimately set for May 8, 2019, at 10:00 a.m. at the office of the Oklahoma Insurance Department, 3625 N.W. 56<sup>th</sup> Street, Suite 100, Oklahoma City, Oklahoma.

On May 8, 2019, the above captioned case came on for hearing at OID and testimony and evidence was received at that time. Oklahoma Insurance Commissioner Glen Mulready appointed the undersigned independent Hearing Examiner, Stephan Mathis, to preside at the hearing as a quasi-judicial officer pursuant to 59 O.S. § 1311.1(B). The hearing was recorded electronically by employees of OID. Petitioner was represented by Senior Counsel Sandra LaVenue. Respondent appeared with counsel, Stephen McCaleb. Testimony and evidence was heard before the undersigned Hearing Examiner including the admission of exhibits into evidence. Therefore, after consideration of the testimony and evidence presented, this independent Hearing Examiner issues his order of findings and conclusions of law.

#### **FINDINGS OF FACT**

1. Glen Mulready 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 and the Oklahoma Bail Bond Code.

2. The Insurance Commissioner, pursuant to 59 O.S. § 1311.1(B), appointed an independent Hearing Examiner and that Hearing Examiner has the jurisdiction to determine if there is evidence to support a finding by clear and convincing evidence that Respondent's actions as alleged in the OID Conditional Administrative Order and Notice of Right to be Heard, were established by the evidence and were in violation of the Oklahoma Bail Bond Code.

3. Respondent is a licensed bail bondsman in the State of Oklahoma and the owner/operator and president of Okie Services, Inc., dba Okie Bail Bonds ("Okie Bail

Bonds"), located at 431 W. Broadway Street Muskogee, Oklahoma.

4. Okie Bail Bonds is an office/business wherein the bail bond business is conducted and has been conducted since approximately May 1, 2017.

4. Stephen Mounger is Respondent's father and a convicted felon in the United States District Court for the Eastern District of Oklahoma case number CR-08-00061-002-RAW.

5. Stephen Mounger has maintained an office within Okie Bail Bonds since May 1, 2017, and has contracted with Okie Bail Bonds to meet with customers, defendants and co-signers to set up and collect on premium payment plans for bail bonds executed by Respondent.

6. In exchange for these billing and collection services, Respondent was paid a percentage of the bail bond premium.

#### **CONCLUSIONS OF LAW**

7. Respondent violated the provisions of 59 O.S. § 1310(A)(2) and 1315(A)(1) by permitting Stephen Mounger, a convicted felon, to perform acts of a bondsman on behalf of Okie Bail Bonds and to either directly or indirectly receive benefits from the execution of bail bonds.

8. By permitting Stephen Mounger, a convicted felon, to maintain an office within Okie Bail Bonds, Respondent violated the provisions of 59 O.S. § 1315(D) by maintaining an office for conducting a bail bond business where a disqualified person pursuant to 59 O.S. § 1315(A)(1) was present.

**ORDER**

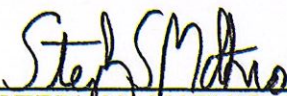
**IT IS THEREFORE ORDERED, ADJUDGED AND DECREED** that it has been established by clear and convincing evidence that Respondent violated 59 O.S. §§ 1310(A)(2) and 1315(A)(1) and (D) of the Oklahoma Bail Bond Code by permitting a convicted felon to perform acts of a bondsman on behalf of Okie Bail Bonds; by permitting a convicted felon to directly and/or indirectly receive a benefit from the execution of bail bonds; and by operating a bail bond business where a convicted felon, who was not present to obtain a personal bail bond, was present and as a result Respondent's bail bond license is hereby **SUSPENDED** for ninety (90) days, which shall begin upon entry of this Administrative Order.

**IT IS FURTHER ORDERED** that Respondent is also assessed a civil penalty in the amount **TWO THOUSAND DOLLARS (\$2,000.00)** and is assessed the costs of this matter in the amount of **THREE HUNDED AND TWENTY-FIVE DOLLARS (\$325.00)** which are both due within thirty (30) days of receipt of this order.

**IT IS FURTHER ORDERED** that Respondent's request for a stay subsequent to the suspension of Respondent's bail bond license is hereby denied and that this Order shall take effect upon entry of this Administrative Order.

**WITNESS My Hand and Official Seal** this 10<sup>th</sup> day of May, 2019.



  
\_\_\_\_\_  
**STEPHAN MATHIS, OBA # 19169**  
**INDEPENDENT HEARING EXAMINER**  
**OKLAHOMA INSURANCE DEPARTMENT**

**CERTIFICATE OF MAILING**

I, Sandra G. LaVenue, hereby certify that a true and correct copy of the above and foregoing Administrative Order was mailed certified, return receipt requested on this 13<sup>th</sup> day of May, 2019, to:

Cassandra Mounger  
431 S. Broadway St.  
Muskogee, OK 74401-6614

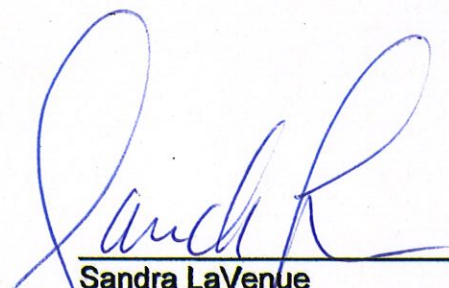
**CERTIFIED MAIL NO.** 7018 2290 0001 3295 7602

And a copy was sent by electronic mail to Respondent's attorney:

Stephen McCaleb  
Derryberry & Naifeh, LLP  
4800 N. Lincoln Blvd.  
Oklahoma City, OK 73105

and a copy was delivered to:

Lewis Garrison  
Bail Bonds Division



\_\_\_\_\_  
Sandra LaVenue  
Senior Counsel

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Cassandra Mounger  
 431 S. Broadway St.  
 Muskogee, OK 74401-6614  
**SMS/18-0681-DIS/Admin Ord**

PS Form 3800, April 2015 PSN 7530-02-000-9017

**SENDER: COMPLETE THIS SECTION**

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- Print your name and address on the reverse so that we can return the card to you.
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1. Article Addressed to:

Cassandra Mounger  
 431 S. Broadway St.  
 Muskogee, OK 74401-6614  
**SMS/18-0681-DIS/Admin Ord**



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2. Article Number (Transfer from service label)  
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**COMPLETE THIS SECTION ON DELIVERY**

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 X *[Signature]*  Agent  Addressee

B. Received by (Printed Name)  
 RECEIVED  
 OKLAHOMA INSURANCE DEPARTMENT  
 Legal Division

C. Date of Delivery  
 5-15-19

D. Is delivery address different from item 1?  Yes  No  
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Domestic Return Receipt

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