

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

STATE OF OKLAHOMA, ex rel. GLEN
MULREADY, Insurance Commissioner,

Petitioner,

vs.

RYANNE CHRISTINE HAMILTON, a
previously licensed bail bondsman in the State of
Oklahoma,

Respondents.

CASE NO. 19-0027-DEN

FILED
MAR 22 2019
INSURANCE COMMISSIONER
OKLAHOMA

FINAL ADMINISTRATIVE ORDER

This matter is a disciplinary proceeding under the Oklahoma Bail Bond Act, 59 O.S. §§ 1301 *et seq.*, and conducted pursuant to the Oklahoma Administrative Procedures Act, 75 O.S. §§ 301 *et seq.* On January 15, 2019, the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner (the “Petitioner”), issued a *Notice of Hearing and Order for Show Cause* (the “*Notice*”) alleging that RYANNE CHRISTINE HAMILTON (the “Respondent”) violated provisions of the Code and setting this matter for hearing on February 6, 2019, at 9:30 a.m. at the office of the Oklahoma Insurance Department (“OID”), 3625 N.W. 56th Street, Suite 100, Oklahoma City, Oklahoma. Respondent received the *Notice* through certified mail on January 17, 2019. Respondent requested a continuance, which was set for March 14, 2019, at 9:30 a.m.

The administrative hearing was held before the undersigned Hearing Examiner on March 14, 2019. Petitioner appeared by counsel, Teresa L. Green. Respondent appeared pro se. Witnesses for Petitioner, OID Director of Bail Bonds Division Lewis Garrison and Legal Assistant Sherry Standerfer, and Respondent were sworn and testified. Exhibits were presented and arguments heard.

JURISDICTION

1. Glen Mulready is the Insurance Commissioner of the State of Oklahoma and is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, *36 O.S. §§ 101 et seq.*, and the Oklahoma Bail Bond Act (the “Act”), *59 O.S. §§ 1301 et seq.*

2. Respondent is a previously licensed bail bondsman in the State of Oklahoma holding license number 40088144. Respondent’s mailing address of record is 6236 N. Troost Ave., Tulsa, OK 74126-1710.

3. Pursuant to *59 O.S. § 1310(A)(3)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued under Sections 1301 through 1341 for “[m]aterial misstatement, misrepresentation, or fraud in obtaining the license.”

4. Pursuant to *59 O.S. § 1310(B)*, in addition to any denial, censure, suspension, or revocation of a license, any bondsman violating a provision of the Bail Bond Act, *59 O.S. §§ 1301-1341*, may be subject to a civil penalty of not less than \$250.00 but not more than \$2,500.00 per violation.

5. The Insurance Commissioner, pursuant to *59 O.S. § 1311.1(B)*, appointed the undersigned Independent Hearing Examiner to sit as a quasi-judicial officer over the above cause.

FINDINGS OF FACT

6. On or about October 26, 2018, Respondent submitted a renewal application for her bail bondsman license.

7. On the Oklahoma application form, question 2 asks the following:

Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or

arbitration proceedings regarding any professional or occupational license or registration? "Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. INCLUDE Any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

Respondent answered "No" to this question.

8. The Oklahoma Insurance Department ("OID") discovered the following administrative proceedings:

- a. 12-0347-DIS
- b. 12-0349-DIS
- c. 12-0458-DIS
- d. 13-0583-DIS
- e. 13-0617-DIS
- f. 13-0707-DIS
- g. 15-0121-DIS
- h. 15-0262-DIS
- i. 15-0688-DIS
- j. 15-0689-DIS
- k. 16-0716-DIS
- l. 17-0272-DIS
- m. 17-0484-DIS
- n. 17-0790-DIS
- o. 18-0175-DIS
- p. 18-0517-DIS

9. Respondent has been fined a total of Five Thousand Nine Hundred Dollars (\$5,900.00) and censured three (3) times for the above administrative actions.

10. On or about October 26, 2019, OID requested a written explanation for answering

“No” despite each of the above administrative proceedings in Oklahoma.

11. On or about October 29, 2019, Respondent explained that she did “not understand what an FINRA was....I did not think FINRA applied to OID and a Bailbond License.” Respondent described nine (9) as “miscommunication,” one (1) as being “punished for a Clerks error,” and three (3) as calendaring issues as well as other issues with Defendant names and “assuming...permission to file...late.”

12. On or about December 10, 2018, OID denied Respondent’s application for a bail bond license for “material misstatement, misrepresentation, or fraud in obtaining the license.”

13. On or about January 7, 2019, OID received a written request from Respondent for a hearing regarding the denial of her license. In her written request, Respondent further states that OID’s question is “nothing like the question” in the “renewal section of NIPR” that “does not specify OID, State of Oklahoma or Bail []Bonds.”

14. The Insurance Commissioner appointed John D. Miller to hear the case as the independent hearing examiner.

15. The hearing was recorded electronically by employees of the OID. Neither party requested a full stenographic record of the proceedings.

16. The following exhibits were introduced and admitted:

- a. Petitioner’s Exhibit 1: National Association of Insurance Commissioner’s (“NAIC”) State Based Systems (“SBS”) Licensee Summary for Ryanne Christine Hamilton;
- b. Petitioner’s Exhibit 2: NAIC’s SBS Transaction Details for Bail Bondsman License for Ryanne Hamilton;
- c. Petitioner’s Exhibit 3: Email correspondence from Carol Ryan of OID to Ryanne Hamilton dated October 26, 2018;
- d. Petitioner’s Exhibit 4: Email correspondence from Ryanne Hamilton to Carol Ryan of OID dated October 29, 2018;
- e. Petitioner’s Exhibit 5: Letter from Lewis Garrison of OID to Ryanne Hamilton dated December 10, 2018;

- f. Petitioner's Exhibit 6: Letter from Ryanne Hamilton to Lewis Garrison of OID dated January 2, 2019;
- g. Petitioner's Exhibit 7: NAIC's Uniform Application for Individual Producer License/Registration;
- h. Petitioner's Exhibit 8: Conditional Administrative Order and Notice of Right to be Heard for Case No. 12-0347-DIS;
- i. Petitioner's Exhibit 9: Conditional Administrative Order and Notice of Right to be Heard for Case No. 12-0349-DIS;
- j. Petitioner's Exhibit 10: Conditional Administrative Order and Notice of Right to be Heard for Case No. 12-0458-DIS;
- k. Petitioner's Exhibit 11: Conditional Administrative Order and Notice of Right to be Heard for Case No. 13-0583-DIS;
- l. Petitioner's Exhibit 12: Conditional Administrative Order and Notice of Right to be Heard for Case No. 13-0617-DIS;
- m. Petitioner's Exhibit 13: Conditional Administrative Order and Notice of Right to be Heard for Case No. 13-0707-DIS;
- n. Petitioner's Exhibit 14: Conditional Administrative Order and Notice of Right to be Heard for Case No. 15-0121-DIS;
- o. Petitioner's Exhibit 15: Conditional Administrative Order and Notice of Right to be Heard for Case No. 15-0262-DIS;
- p. Petitioner's Exhibit 16: Consent Order for Case No. 15-0688-DIS;
- q. Petitioner's Exhibit 17: Consent Order for Case No. 15-0689-DIS;
- r. Petitioner's Exhibit 18: Conditional Administrative Order and Notice of Right to be Heard for Case No. 16-0716-DIS;
- s. Petitioner's Exhibit 19: Stipulation and Agreed Order for Case No. 17-0272-DIS;
- t. Petitioner's Exhibit 20: Conditional Administrative Order and Notice of Right to be Heard for Case No. 17-0484-DIS;
- u. Petitioner's Exhibit 21: Consent Order for Case No. 17-0790-DIS;
- v. Petitioner's Exhibit 22: Conditional Administrative Order and Notice of Right to be Heard for Case No. 18-0175-DIS; and,
- w. Petitioner's Exhibit 23: Conditional Administrative Order and Notice of Right to be Heard for Case No. 18-0517-DIS.

17. Lewis Garrison, Sherry Standerfer, and Respondent were sworn and testified to the above findings of facts under oath.

CONCLUSIONS OF LAW

18. Respondent violated *59 O.S. 1310(4)(3)*, by providing a material misstatement, misrepresentation, or fraud in obtaining the license when she answered "No" to being named in

any administrative proceedings despite sixteen (16) administrative actions by OID naming Respondent as a party.

ORDER

IT IS THEREFORE ORDERED, ADJUDGED, AND DECREED that it has been established by clear and convincing evidence that Respondent Ryanne Christine Hamilton violated 59 O.S. 1310(A)(3) and, as a result, the OID denial of Respondent's bail bondsman license is upheld. Respondent's bail bondsman license in the State of Oklahoma is hereby **DENIED**.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that any and all fines related to this matter are hereby waived. However, Respondent shall **pay** the costs of the administrative hearing in the amount of one hundred thirty-eight dollars and forty cents (\$138.40). All costs shall be paid within thirty (30) days made payable to the Oklahoma Insurance Department. The costs shall be paid by money order or cashier's check.

Done this 21st day of March, 2019.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



JOHN D. MILLER
Independent Hearing Examiner
Oklahoma Insurance Department
3625 NW 56th Street, Suite 100
Oklahoma City, OK 73112

CERTIFICATE OF MAILING

I, Teresa L. Green, hereby certify that a true and correct copy of the above and foregoing *Final Administrative Order* was mailed by regular mail; certified mail, with postage prepaid and return receipt requested; and electronic mail, on this 22nd day of March, 2019 to:

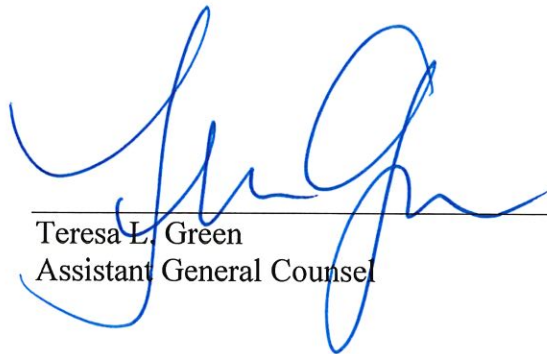
Ryanne Christine Hamilton
6236 N. Troost Ave.
Tulsa, OK 74126-1710

CERTIFIED MAIL NO.

9214 8902 0982 7500 0188 43

and a copy was delivered to:

Bail Bonds Division



Teresa L. Green
Assistant General Counsel



19-0027-DEN
TLG

Date Produced: 04/01/2019

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0188 43. Our records indicate that this item was delivered on 03/26/2019 at 11:45 a.m. in TULSA, OK 74126. The scanned image of the recipient information is provided below.

Signature of Recipient :

Address of Recipient :

U236 N Troost

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

RYANNE CHRISTINE HAMILTON
6236 N TROOST AVE
TULSA OK 74126-1710

Customer Reference Number: C1284717.7292335