

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

**FILED**  
FEB 11 2020  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
vs. )  
 )  
 )  
**DEBORAH HOPCUS**, a licensed bail bondsman )  
in the State of Oklahoma, )  
 )  
 )  
Respondent. )

CASE NO. 18-0672-DIS

**CONDITIONAL ADMINISTRATIVE ORDER  
AND NOTICE OF RIGHT TO BE HEARD**

**COMES NOW** the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner, by and through counsel, Antuanya “Bo” DeBose, and alleges and states as follows:

**JURISDICTION**

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, *36 O.S. §§ 101-7401*, and the Oklahoma Bail Bond Act, *59 O. S. §§ 1301-1340*.
2. Respondent Deborah Hopcus (“Respondent”) is a licensed bail bondsman in the State of Oklahoma holding license number 100278096. Respondent’s address of record is 611 SW East Avenue, Lawton, Oklahoma 73501.
3. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to *59 O.S. § 1310*.
4. Pursuant to *59 O.S. § 1310(B)*, in addition to any potential denial, censure, suspension, or revocation, any person violating any provision of the Oklahoma Bail Bond Act may be subject to a civil penalty of not less than \$250.00 nor more than \$2,500.00 for each occurrence.

5. If Respondent requests a hearing in writing in this matter, pursuant to *OAC 365:1-7-1*, the Insurance Commissioner, pursuant to *59 O.S. § 1311.1*, will appoint an independent hearing examiner who shall sit as a quasi-judicial officer and preside over the hearing requested by Respondent.

6. The Insurance Commissioner, pursuant to *OAC 365:1-7-5*, upon written request reasonably made by a person affected by the hearing and at such person's expense, shall cause a full stenographic record of the proceedings to be made by a competent court reporter.

### **FINDINGS OF FACT**

7. Respondent is the owner/operator of Granny's Bail Bonds located at 611 SW East Avenue, Lawton, Oklahoma 73501. Respondent is a licensed bail bondsman in the State of Oklahoma holding license number 100278096.

8. Curtis Hopcus is Respondent's son, whose bail bondsman license expired August 31, 2017. He submitted a renewal application October 31, 2017, which was refused for providing false and misleading information.

9. During an interview on May 22, 2018 with April Moore, an investigator for the Oklahoma Insurance Department's Anti-Fraud Unit, Respondent admitted that she knows Mr. Hopcus' license is expired; however, she still allows him to work for her, helping with applications and sometimes collecting money. Respondent admits she pays Mr. Hopcus based on a percentage of bonds and that it just depends if the client is new or one of Curtis' old clients.

10. Pursuant to *59 O.S. § 1310(A)(11)*, no person shall divide a premium or commission with someone other than a licensed bail bondsman.

11. Pursuant to *OAC 365:25-5-48 and 59 O.S. §1311.3(A)*, it is unlawful for any individual whose license to act as a bail bondsman has been suspended, revoked, surrendered, or refused, to do or perform any of the acts of a bail bondsman. Likewise, pursuant to *59 O.S. § 1311.3(B)*, it is unlawful for any bail bondsman to assist, aid, or conspire with a person whose license as a bail bondsman has been suspended, revoked, surrendered, or refused, to engage in any acts as a bail bondsman.

**CONCLUSIONS OF LAW**

12. Respondent violated *59 O.S. 1310(A)(11)* by dividing a percentage of her commissions with her son, Curtis Hopcus, whose license was refused October 31, 2017.

13. Respondent violated *OAC 365:25-5-48 and 59 O.S. §1311.3(B)* by assisting Curtis Hopcus, whose license as a bail bondsman has been refused, to engage in acts as a bail bondsman. Specifically, Respondent allowed Curtis Hopcus to collect premiums and provide receipts.

**ORDER**

IT IS THEREFORE ORDERED that Respondent is FINED Five Hundred Dollars (\$500.00). The fines are to be paid within 30 days of the date of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department. The fine shall be sent to the Oklahoma Insurance Department located at 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73105. Failure to comply with a proper order of the Commissioner will result in further administrative action.

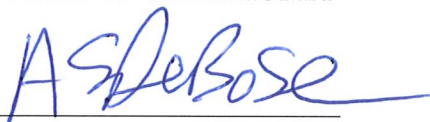
IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless Respondent requests a hearing with

respect to the Findings of Fact set forth above within 30 days of the date of this Conditional Order, the penalties set forth above will become a Final Order on the 31st day following the date of mailing this Order. A request for hearing should be in writing and addressed to Antuanya “Bo” DeBose, Oklahoma Insurance Department, Legal Division, 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73105. The request for hearing must state the grounds for the request to set aside or modify the Order and must be served on the Oklahoma Insurance Department within the 30 days allotted. The proceedings on such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., and the *Oklahoma Administrative Procedures Act*, 75 O.S. §§ 250 through 324. If Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order will act as a notice of the matters to be reviewed at the hearing and the Findings of Fact, Conclusions of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 11<sup>th</sup> day of February 2020.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

  
Antuanya “Bo” DeBose  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma, 73105  
Tel. (405) 521-2746  
Fax (405) 522-0125

**CERTIFICATE OF MAILING**

I hereby certify that a true and correct copy of the above and foregoing *Notice of Hearing and Order to Show Cause* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 11<sup>th</sup> day of February, 2020, to:

Deborah Hopcus  
611 SW East Ave  
Lawton, Oklahoma 73501

**CERTIFIED MAIL NO.**

9214 8902 0982 7500 0274 94

and a copy was delivered to:

Bail Bonds Division



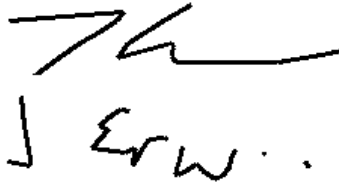
Antuanya "Bo" DeBose  
Assistant General Counsel

Date Produced: 02/24/2020

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0274 94. Our records indicate that this item was delivered on 02/18/2020 at 11:39 a.m. in LAWTON, OK 73501. The scanned image of the recipient information is provided below.

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