



Oklahoma Insurance Department regarding Respondent alleging that she went to Respondent's office and paid \$4,000 premium to Respondent to bond Jose Acosta Moya in CM-2019-3201 in Oklahoma County, Oklahoma.

5. Ms. Acosta further alleges that she was "recruited by Sonia Bennett a friend of Mr. Kevin" and that she handed the premium to Respondent but that Respondent wrote the receipt to Ms. Bennett.

6. Respondent was not able to post bond for Jose Acosta Moya.

7. Respondent returned the money to Sonia Bennett, who did not return the premium to Ms. Acosta.

8. To date, Ms. Acosta has not received a return of her premium paid to Respondent.

9. The receipt written to Sonia Bennet has no description other than total amount paid.

10. On or about April 29, 2020, Meihua Zhang filed a Complaint with the Oklahoma Insurance Department regarding Respondent alleging that Meihua Zhang paid Respondent \$3,000 as collateral for a bond on Yana Yu in case number CM-2019-3201 in Oklahoma County, Oklahoma.

11. The receipt written to Meihua Zhang has no description other than the amount paid.

12. The Respondent's bond in CM-2019-3201 in Oklahoma County, Oklahoma, was exonerated on or about October 29, 2019.

13. Meihua Zhang "reached" Respondent on "several occasions," and Respondent "promised to return the \$3000 colateral." Zhange alleges that Respondent "does not return any calls anymore, several messages have been left with the company answering se[rvice]."

14. To date, Respondent has not returned Ms. Zhange's collateral.

15. Respondent reported no collateral received for Yana Yu's bond on his monthly reports.

16. On or about April 2, 2020, Betty Gunn filed a Complaint with the Oklahoma Insurance Department regarding Respondent. The complaint states that Ms. Gunn paid Respondent \$25,000 as collateral for a bond on Michael Sean Gunn in case number CPC-2019-472 in Oklahoma County, Oklahoma.

17. Michael Sean Gunn was subsequently charged in case number CF-2019-202A in Okmulgee County, Oklahoma.

18. On or about September 18, 2019, Michael Sean Gunn was also relinquished to the custody of the United States District Attorney's office for the Eastern District of Oklahoma relating to a pending federal case.

19. Respondent told Ms. Gunn on multiple occasions that he would return the collateral.

20. To date, Respondent has not returned Ms. Gunn's collateral.

21. Respondent reported no collateral received for Michael Gunn's bond on his monthly reports.

22. On or about May 21, 2020, Jose Antonio Avila filed a Complaint with the Oklahoma Insurance Department regarding Respondent. The complaint states that Mr. Avila's mother paid \$15,000 and Mr. Avila paid \$5,200 to Respondent for premium and collateral for Mr. Avila's bond.

23. The Oklahoma County District Attorney declined to file a case against Mr. Avila in the matter which he was bonded.

24. To date, Respondent has not returned Mr. Avila or his mother's collateral.
25. Respondent reported no collateral received for Jose Avila on his monthly reports.
26. On or about March 12, 2020, Ed Saadi filed a Complaint with the Oklahoma Insurance Department regarding Respondent. The complaint states that Mr. Saadi paid Respondent \$30,000 as collateral on or about February 15, 2019 over the phone for a bond on Cristian Scotti in case number CF-2019-716 in Oklahoma County, Oklahoma.
  27. On or about March 14, 2019, the bond in case number CF-2019-716 in Oklahoma County, Oklahoma, was exonerated.
  28. Mr. Saadi has requested return of the collateral on multiple occasions.
  29. To date, the Respondent has not returned Mr. Saadi's collateral.
  30. Respondent reported no collateral received for Cristian Scotti on his monthly reports.
  31. On or about June 17, 2020, Respondent was interviewed by the OID. Respondent admitted to owing each of the above complainants money, not reporting the collateral each time, and having spent the money on "other things."
  32. Pursuant to *59 O.S. § 1310(A)(2)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued under Sections 1301 through 1341 for "[v]iolation of any laws of this state or any lawful rule, regulation, or order of the Commissioner relating to bail."
  33. Pursuant to *59 O.S. § 1314(A)*, "[w]hen a bail bondsman or managing general agent accepts collateral, the bail bondsman or managing general agent shall give a written receipt for same, and this receipt shall give in detail a full description of the collateral received. A description of the collateral shall be listed on the undertaking by affidavit....As fiduciary and

bailee for hire, the individual bondsman shall be liable in criminal or civil action for failure to properly receipt or account for, maintain or safeguard, release or deliver possession upon lawful demand, in addition to any other penalties set forth in this subsection.”

34. Pursuant to *59 O.S. § 1314(B)*, “[e]very licensed bondsman shall file monthly electronically with the Insurance Commissioner and on forms approved by the Commissioner as follows: 1. A monthly report showing every bond written, amount of bond, whether released or revoked during each month, showing the court and county, and the style and number of the case, premiums charged and collateral received....”

35. Pursuant to *59 O.S. § 1310(A)(4)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued under Sections 1301 through 1341 for “[m]isappropriation, conversion, or unlawful withholding of monies or property belonging to insurers, insureds, or others received in the conduct of business under the license.”

36. Pursuant to *59 O.S. § 1310(A)(6)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued under Sections 1301 through 1341 for “[f]raudulent or dishonest practices or demonstrating financial irresponsibility in conducting business under the license.”

37. Pursuant to *59 O.S. § 1310(A)(9)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued under Sections 1301 through 1341 for “[in] conduct of affairs under the license, demonstrated incompetency, or untrustworthiness, or conduct or practices rendering the licensee unfit to carry on the bail bond business or making continuance in the business detrimental to the public interest.”

38. Pursuant to *59 O.S. § 1310(A)(22)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued under Sections 1301 through

1341 for “[w]illful failure to return collateral security to the principal when the principal is entitled thereto.”

39. Pursuant to *59 O.S. § 1310(A)(25)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued under Sections 1301 through 1341 for “filing a materially untrue monthly report.”

40. 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.

#### CONCLUSIONS OF LAW

41. Respondent has violated on four (4) occasions *59 O.S. § 1314(A)* by accepting collateral without giving a written receipt or giving a receipt without “in detail a full description of the collateral received” by not giving Adelina Moya de Acosta or Jose Antonio Avila a receipt and by giving an insufficiently detailed receipt to Meihua Zhang and Ed Saadi.

42. Respondent has violated on four (4) occasions *59 O.S. § 1310(A)(2)* by violating laws of this state by not giving Adelina Moya de Acosta or Jose Antonio Avila a receipt and by giving an insufficiently detailed receipt to Meihua Zhang and Ed Saadi.

43. Respondent has violated on five (5) occasions *59 O.S. § 1310(A)(4)* by misappropriating, converting, or unlawfully withholding monies belonging to others received in the conduct of business under the license by (1) returning unused premium received for bail from Adelina Moya de Acosta to Sonia Bennett, (2) using collateral received for bail from Meihua Zhang for “other things,” (3) using collateral received for bail from Betty Gunn for “other things,” (4) using collateral received for bail from Jose Antonio Avila and his mother for “other

things,” and (5) using collateral received for bail from Ed Saadi for “other things.”

44. Respondent has violated on five (5) occasions *59 O.S. § 1310(A)(6)* by demonstrating financial irresponsibility in conducting business under the license by (1) returning unused premium received from Adelina Moya de Acosta to Sonia Bennett, (2) using collateral received from Meihua Zhang for “other things,” (3) using collateral received from Betty Gunn for “other things,” (4) using collateral received from Jose Antonio Avila and his mother for “other things,” and (5) using collateral received from Ed Saadi for “other things.”

45. Respondent has violated on five (5) occasions *59 O.S. § 1310(A)(9)* by, in conduct of affairs under the license, demonstrating incompetency, or untrustworthiness, or conduct or practices rendering the licensee unfit to carry on the bail bond business or making continuance in the business detrimental to the public interest by (1) returning unused premium received from Adelina Moya de Acosta to Sonia Bennett, (2) using collateral received from Meihua Zhang for “other things,” (3) using collateral received from Betty Gunn for “other things,” (4) using collateral received from Jose Antonio Avila and his mother for “other things,” and (5) using collateral received from Ed Saadi for “other things.”

46. Respondent has violated on five (5) occasions *59 O.S. § 1310(A)(22)* by willfully failing to return collateral security to the principal when the principal is entitled thereto by not returning collateral security to Meihua Zhang, Betty Gunn, Jose Avila and his mother, and Ed Saadi despite multiple requests for payment after collateral was due.

47. Respondent has violated on four (4) occasions *59 O.S. § 1310(A)(25)*, by filing a materially untrue monthly report by failing to report collateral paid by Meihua Zhang, Betty Gunn, Jose Avila and his mother, and Ed Saadi.

**ORDER**

IT IS THEREFORE ORDERED by the Insurance Commissioner and CONSENTED to by the Respondent that Respondent Kevin Lamont Wilson's bail bondsman license is hereby **REVOKED** for thirty-two (32) violations of 59 O.S. 1314(A).

WITNESS My Hand and Official Seal this 20<sup>th</sup> day of November, 2020.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Stephan Mathis  
Independent Hearing Examiner  
Oklahoma Insurance Department  
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AGREED:

Teresa L. Green  
Assistant General Counsel  
Oklahoma Insurance Department

Kevin Lamont Wilson  
Respondent