

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

APR 02 2009

STATE of OKLAHOMA, ex rel. KIM)
HOLLAND, Insurance Commissioner,)
Petitioner,)
v.) Case No. 08-1752-DIS
MICHAEL CHECOTAH, a licensed Bail)
Bondsman in the State of Oklahoma,)
Respondent.)

INSURANCE COMMISSIONER
OKLAHOMA

ADMINISTRATIVE ORDER

ON THE 11th day of March, 2009, the above numbered and entitled cause came on for hearing and was concluded on the same date. The Insurance Commissioner, Kim Holland, was represented by her attorney, John Mahoney. Respondent Michael Checotah (hereinafter Respondent) failed to appear in person and did not have counsel present on his behalf, after having received a copy of the Notice of Hearing and Order to Show Cause delivered by certified mail with return receipt requested and signed by Respondent to the last known address as provided by Respondent to the Insurance Commissioner pursuant to the Oklahoma Bail Bond Code, OKLA. STAT. tit. 59, §§1301-1340, and the Oklahoma Administrative Procedures Act, OKLA. STAT. tit. 75, §§250-323.

The Hearing Examiner, having been fully advised in the premises, finds by clear and convincing evidence as follows:

JURISDICTION AND AUTHORITY

1. That the Insurance Commissioner has jurisdiction of this cause, pursuant to the provisions of the Oklahoma Bail Bond Code, OKLA. STAT. tit. 59, §§1301-1340.
2. Respondent was a licensed bondsman in the State of Oklahoma holding license number 40011292. However, he failed to renew his license by September 30, 2008. Therefore,

it expired on October 1, 2009.

FINDINGS OF FACT

1. That on or about January 12, 2009, Petitioner, through her attorney, caused to be mailed an *Amended Notice of Hearing and Order to Show Cause* to Respondent at his last known address of record.

2. That the January 9, 2009, *Amended Notice of Hearing and Order to Show Cause* contained statements of jurisdiction, allegations of fact, alleged violations of law and an order setting the proceedings for March 11, 2009, at 9:30 a.m. at the office of the Insurance Commissioner, 2401 N.W. 23rd Street, Suite 28, Oklahoma City, Oklahoma 73107.

3. The January 9, 2009, *Amended Notice of Hearing and Order to Show Cause* was mailed to Respondent by certified mail, return receipt requested, article number 7006 2760 0005 6605 0701. In addition, the Notice was also mailed to Respondent via regular mail. The Notice was received by D. Cathcar on January 20, 2009.

5. That the Insurance Commissioner appointed Leamon Freeman to hear the case as the independent Hearing Examiner and he entered these findings and conclusions.

6. The Hearing was recorded electronically by employees of the Oklahoma Insurance Department. Neither party requested a full stenographic record of the proceedings.

8. Due to Respondent's failure to appear for the hearing, he is found to be in default and as such, the Allegations of Fact as listed in the January 9, 2009, *Amended Notice of Hearing and Order to Show Cause* are deemed true and correct. They are as follows:

a. Respondent failed to file his September 2008 International Fidelity Insurance Company monthly surety report by October 15, 2008. As of the date of this Notice, the report has yet to be filed.

b. Respondent failed to file his October 2008 International Fidelity Insurance Company monthly surety report by November 17, 2008. As of the date of this Notice, the report has yet to be filed.

7. Respondent failed to timely file his September and October 2008 International Fidelity Insurance Company monthly surety reports. This is a violation of Okla. Stat. tit. 59, § 1314(A)(22), 1314(B) and OKLA. ADMIN. CODE 365:25-5-36. .

CONCLUSIONS OF LAW

1. These proceedings were commenced in accordance with and conducted pursuant to the applicable provisions of the Oklahoma Administrative Procedures Act, OKLA. STAT. tit. 75, §§ 250-323, as amended, and the Oklahoma Bail Bond Code, OKLA. STAT. tit. 59, §§ 1301-1340 as amended.

2. The Commissioner has jurisdiction to conduct this hearing as the Respondent is a licensed bail bondsman pursuant to OKLA. STAT. tit. 59, §§ 1301-1340, as amended.

3. Respondent was provided lawful service and adequate notice of the time and place of the hearing and was sufficiently advised of the allegations against them as required by OKLA. STAT. tit. 75, § 309, as amended and OKLA. STAT. tit. 59, § 1311, as amended.

4. The Independent Hearing Examiner was properly and legally appointed pursuant to OKLA. STAT. tit. 59, § 1311.1(B).

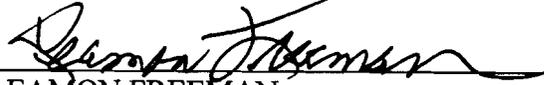
5. Due to Respondent's failure to appear, he was found in default. As a result, the Alleged Violation of Law as listed in the January 9, 2009, *Amended Notice of Hearing and Order to Show Cause* is deemed true and correct. Therefore, Respondent has violated OKLA. STAT. tit. 59, § 1310(A)(22), 1314(B) and OKLA. ADMIN. CODE 365:25-5-36 by failing to timely file his September and October 2008 International Fidelity Insurance Company monthly surety reports.

ORDER

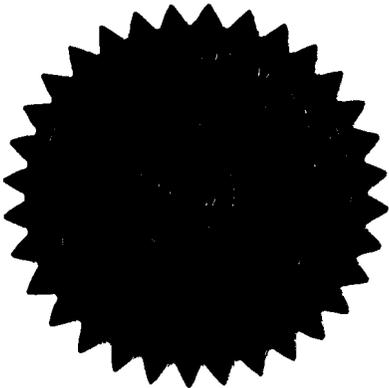
1. IT IS THEREFORE ORDERED that Respondent is **censured**.
2. IT IS FURTHER ORDERED that Respondent is assessed costs in the amount of Fifty and No/100 Dollars (\$50.00).
3. Furthermore, Respondent is ordered to pay the costs within thirty (30) days from the date of hearing or April 11, 2009. Costs must be paid prior to the Oklahoma Insurance Department issuing any new license to Respondent.

WITNESS My Hand and Official Seal this 1st day of April 2009.

KIM HOLLAND
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



LEAMON FREEMAN
Hearing Examiner
Post Office Box 53408
Oklahoma City, Oklahoma 73152-3408
(405) 521-2746



CERTIFICATE OF MAILING

I, hereby certify that a true and correct copy of the above and foregoing Administrative Order was mailed postage prepaid with return receipt requested on this 2 day of April, 2009, to:

Michael Checotah
Post Office Box 27305
Tulsa, Oklahoma 74149-0305

and that a copy was delivered by electronic mail to:

Robert Noll, Director
Bail Bond Division



JOHN MAHONEY