

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 12581-BB14-0618-004

IN THE MATTER OF:)
)
Razheana "Gina" Frierson,)
 Respondent / Bail Agent.)
124 N. Delaware Street)
Indianapolis, IN 46204)

FILED

JUL 18 2014

STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Bail Agent Enforcement
Indiana Bail Agent License No. 5083

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance ("Department"), by its counsel, Robert L. Hummel, and Razheana "Gina" Frierson ("Respondent"), a licensed bail agent, signed an Agreed Entry which purports to resolve all issues involved in an investigation by the Bail Bond Division ("Division") and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress, or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent shall refund premium money in the amount of sixteen thousand dollars (\$16,000.00) plus interest at eight percent (8%) per year for a total of sixteen thousand four hundred and thirty-eight dollars and thirty-five cents

(\$16,438.35) to indemnitor Dominic Moses. It is noted that Respondent complied with this requirement on July 7, 2014.

2. Respondent shall pay a civil penalty in the amount of five thousand dollars (\$5,000.00), payable by personal check or money order to the Department of Insurance Bail Bond Division and due in full within sixty (60) days after the date of this Final Order.
3. Respondent is subject to a probationary period of one (1) year, beginning on the date of this Final Order and understands that any violation of Indiana bail law during the probationary period will be subject to enhanced penalties and may include permanent revocation of her bail agent license.
4. Respondent waives her right to petition for judicial review of this Final Order.

ALL OF WHICH IS ORDERED this 18th day of July, 2014.

A large, bold, handwritten signature in black ink, which appears to read "Stephen W. Robertson". The signature is written in a cursive style and is positioned above the printed name of the Commissioner.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Razheana Frierson
124 N. Delaware Street
Indianapolis, IN 46204

William B. Carmichael, President
American Surety Company
250 E. 96th Street, Suite 202
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Robert L. Hummel, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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AGREED ENTRY

This Agreed Entry is executed by Robert L. Hummel, attorney for the Indiana Department of Insurance Bail Bond Division ("Division"), and Razheana "Gina" Frierson ("Respondent"), a licensed Indiana bail bond agent, to resolve all issues concerning an investigation by the Division. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance.

WHEREAS, Respondent is a licensed bail bond agent, license number 5083; and

WHEREAS, on November 5, 2013, the Division received a complaint from Terrie Johnson, Stephen Taylor, and Dominic Moses ("Complainants") concerning a bail bond written by Respondent for defendant Andre Dickerson on August 19, 2013 in the amount of one hundred and sixty thousand dollars (\$160,000.00). Complainants alleged that sixteen thousand dollars (\$16,000.00) was paid to Respondent as premium money, that Mr. Dickerson was not released on the bond, and that Respondent refused to refund the premium money; and

WHEREAS, the parties held a conference on July 2, 2014 for the purpose of negotiating a settlement of the issues that have arisen; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this investigation commenced on November 5, 2013.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives her right to a public hearing on the issues in this investigation.
4. Respondent admits that not refunding the premium money in the Andre Dickerson case when Mr. Dickerson was not released on the bond was contrary to Indiana bail law.
5. Respondent agrees to refund premium money in the amount of sixteen thousand dollars (\$16,000.00) plus interest at eight percent (8%) per year for a total of sixteen thousand four hundred and thirty-eight dollars and thirty-five cents (\$16,438.35) to indemnitor Dominic Moses. Respondent complied with this portion of the agreement on July 7, 2014.
6. Respondent agrees to payment of a civil penalty in the amount of five thousand dollars (\$5,000.00), payable by personal check or money order to the Department of Insurance Bail Bond Division and due in full within sixty (60) days after the Commissioner of Insurance signs the Final Order.
7. Respondent agrees to a probationary period of one (1) year, beginning on the day the Commissioner of Insurance signs the Final Order with the understanding that any violations of Indiana bail law during the

probationary period. will be subject to enhanced penalties and may include permanent revocation of her bail agent license.

8. The Department agrees to accept Respondent's compliance with the terms of this agreement as full resolution of the issues in the investigation commenced on November 5, 2013.
9. Respondent voluntarily and freely waives her right to petition for judicial review of this agreement and the Commissioner's Final Order.
10. Respondent is aware that her failure to comply with any of the terms of this agreement will result in the matter being set for hearing and may result in the permanent revocation of her bail bond license and/or additional civil penalties.
11. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
12. Respondent has carefully read this agreement and fully understands and accepts its terms.

7-9-14

Date Signed

Razheana Frierson
Razheana Frierson, Respondent

7-14-14

Date Signed

Robert L. Hummel / DAW
Robert L. Hummel,
Attorney, Indiana Department of Insurance

STATE OF INDIANA)
) SS:
COUNTY OF Marion)

Before me, a Notary Public for Marion County, State of Indiana, personally appeared Razheana Frierson and being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this July day of 10th, 2014.

Annie P. Beasley
Signature

Annie P. Beasley
Printed

My Commission expires:

County of Residence: Marion

