Before the State of South Carolina
Department of Insurance

In the matter of:	SCDOI File Number: 126916.
Kenneth & Keith Glover/ Glover Bail Bonding P. O. Box 119 Orangeburg, S.C. 29115.	**Consent Order Imposing Administrative Penalty As Precondition to Remain Licensed**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and above named respondents, licensed resident South Carolina bail bondsmen, of Glover Bail Bonding.

Upon review of this matter, I hereby find as fact, that Glover Bail Bonding and its agents, while licensed to do business as a surety bail bonds agency/agents within the State of South Carolina, did fail to timely remit monies to the Orangeburg County's Clerk of Court Court, for the Bond Forfeitures of several of their customers. The respondents acknowledge the allegation but contend this failure resulted from inadvertence and oversight and not from any intent to avoid the requirements of the Law. Nevertheless, this type of action can ultimately lead to the revocation of their respective licenses to transact the business of bail bondsmen in South Carolina, following a public hearing at the Administrative Law Court, pursuant to S.C. Code Ann. & 38-43-130.

Prior to the initiation of any administrative proceedings by the Department against it, the Company and the Department agreed to submit the entire matter to me, along with their specific recommendation, for my summary decision, rather than to proceed toward a formal public hearing. The consensual recommendation was that, in lieu of the Department seeking to revoke their licensing privileges, the Company would refund all monies owed to the complainant, waive its right to a public hearing and pay through the Department an administrative penalty in the amount of $600.00 dollars.

After a thorough review of the record, and pursuant to my findings of fact, I hereby conclude as a matter of law, that Kenneth & Keith Glover, of Glover Bail Bonding had violated S.C. Code Ann.§38-53-150(A)(9)(Supp.2004) by "failing to pay any judgment or decree rendered on any forfeited undertaking in any Court of competent jurisdiction." As a result, I can now take administrative disciplinary action against their resident bail bondsmen licensing privileges. However, in view of their willingness to expeditiously resolve this matter, by immediately paying back the monies in question, I have decided to grant them the benefit of the doubt, concluding that there was no malice, criminal intent, nor willful conduct involved. Therefore, under the discretionary authority provided to me by the General Assembly within S.C. Code Ann.§38-2-10(2)(Supp. 2004), and after carefully considering the recommendation of the parties, I hereby impose against the respondents an administrative penalty in the amount of $600.00 dollars, to be paid within fifteen days of receipt of this consent order. If the penalty

amount is not paid timely, all their licensing privileges will be immediately revoked without any further disciplinary proceedings.

This administrative penalty has been reached by the parties as a result of negotiation and compromise, and it is made in consideration of the Company's assurances that in the future will exercise more caution and fully comply with South Carolina's Insurance Laws.

This penalty includes all expenses related to the investigation of this matter, as provided in Section 38- 13-70 of the South Carolina Code of Administrative Laws. The parties expressly agree and understand payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

By the signature of their representative upon this consent order, Kenneth & Keith Glover acknowledge this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq*. (1991 & Supp. 2004).

It is, therefore ordered, that Kenneth & Keith Glover shall, within fifteen days from the date of receipt of this consent order, pay through the Department of Insurance an administrative penalty in the amount of $600.00 dollars.

It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and a copy be placed in respondents' licensing files.

This order becomes effective as of the date of my signature below.

Eleanor Kitzman

Eleanor Kitzman, Director

Jan 20, 2006, at Columbia, South Carolina.

I CONSENT:

Name:

Signature

Title: Owner GB company

Address: PO Box 119
Gibson 29116

Dated this 17 day of Jan, 2006.