

STATE OF OHIO
DEPARTMENT OF INSURANCE
50 WEST TOWN STREET
3RD FLOOR, SUITE 300
COLUMBUS, OHIO 43215

In the Matter of: :
AMANDA LOVE :
NPN: 19097678 : JUDITH L. FRENCH
TO BE LICENSED AS A : Superintendent/Director
RESIDENT SURETY BAIL BOND :
AGENT IN THE STATE OF OHIO :
: :
:

FINAL ORDER

After considering the Administrative Hearing Officer’s Report and Recommendation, transcript of testimony and evidence, and in accordance with Ohio Revised Code (“R.C.”) 119.09 and 3905.01 through 3905.14, the Ohio Department of Insurance (“Department”), by and through its Superintendent, confirms and approves the Administrative Hearing Officer’s findings of fact, conclusions of law, and recommendation to refuse to renew and revoke Amanda Love’s resident surety bail bond agent license for violation of R.C. 3905.14(B)(6), as stated in the Administrative Hearing Officer’s Report and Recommendation. Accordingly, the Department now issues this Final Order denying Amanda Love’s application to renew her resident surety bail bond agent license and revokes her resident surety bail bond agent license for violation of R.C. 3905.14(B)(6).

The Department first issued Amanda Love (“Love”) a resident surety bail bond agent license on April 16, 2019. On or about July 31, 2024, Love applied to renew her resident surety bail bond agent license. Love responded “Yes” to Background Questions 1A and 1B regarding whether she had been convicted of a misdemeanor or felony offense not previously disclosed to the Department, respectively, in her application to renew her resident surety bail bond agent license. The Department, on behalf of the Superintendent, investigated Love’s activities based on that response.

The Department issued Love a Notice of Opportunity for Hearing dated November 26, 2024 (“Notice”). The Notice stated that the Department intended to decide whether to refuse to renew her license as a resident surety bail bond agent in the State of Ohio or impose any other sanction authorized by R.C. 3905.14, including assessment of a civil penalty or administrative costs, in accordance with 18 United States Code (“U.S.C.”) §1033 and R.C. 3905.14(B)(6) based on her prior felony convictions. The Notice informed Love of her right to request an administrative hearing on the proposed action. The Department sent Love the Notice via email on November 26, 2024, and electronic tracking software showed that it was delivered to and accessed by Love on November 26, 2024. Pursuant to R.C. 119.05 and 3905.14(D), Love was served with the Notice.

On December 26, 2024, Love's attorney requested an administrative hearing in this matter on her behalf. That administrative hearing was held on March 12, 2025. Attorney Chris McNeal represented Love and Assistant Attorney General Henry Appel represented the Department at that administrative hearing. During the administrative hearing, both the Department and Love admitted 7 exhibits into the record. Love also referenced 3 additional exhibits that would be provided after the administrative hearing. Those additional exhibits were not made a part of the record because Love never provided them.

On April 14, 2025, the Administrative Hearing Officer issued the Administrative Hearing Officer's Report and Recommendation in this matter. The Administrative Hearing Officer found, and the record demonstrates, that the Department sustained its burden of proof by a preponderance of the evidence and that Love failed to rebut the evidence presented on the violations of R.C. 3905.14(B)(6). The Administrative Hearing Officer also noted that 18 U.S.C. §1033 prohibits any person convicted of a felony involving dishonesty or breach of trust from engaging in the business of insurance unless the Superintendent has provided written consent for the same. The Administrative Hearing Officer recommended that the Department deny Love's application to renew and revoke her resident surety bail bond agent license based on her violations of R.C. 3905.14(B)(6).

The Department sent Love and her attorney a copy of the Administrative Hearing Officer's Report and Recommendation via email on April 15, 2025. Electronic tracking software showed that the Administrative Hearing Officer's Report and Recommendation was delivered to and accessed by Love and her attorney on April 15, 2025. Pursuant to R.C. 119.05, 119.09, and 3905.14(D), Love was served with the Administrative Hearing Officer's Report and Recommendation.

Love did not file objections to the Administrative Hearing Officer's Report and Recommendation.

The Superintendent confirms and approves the Administrative Hearing Officer's findings of fact, conclusions of law, and recommendation contained in the attached Administrative Hearing Officer's Report and Recommendation, which is incorporated into this Final Order by reference except to correct the record by acknowledging that Love applied for consent under 18 U.S.C. §1033 and a typographical error that appears throughout the Administrative Hearing Officer's Report and Recommendation. Specifically, the Administrative Hearing Officer stated that Love did not apply for written consent to engage in the business of insurance as required by 18 U.S.C. §1033. *See*, Administrative Hearing Officer's Report and Recommendation, p. 10, paragraph 7. The Department acknowledges that Love applied for written consent to engage in the business of insurance, but that request for written consent was denied. The Administrative Hearing Officer also made a typographical error by stating that one of Love's prior felony convictions was for

“grant theft” rather than “grand theft.” *See*, Administrative Hearing Officer’s Report and Recommendation, p. 9, paragraph 11; p. 10, paragraphs 6, 8, 10, and 13. The Administrative Hearing Officer correctly referenced the prior conviction as “grand theft” in other parts of the Administrative Hearing Officer’s Report and Recommendation, therefore these are clear typographical errors and the Superintendent modifies the record to correct them by deleting any reference to “grant theft” and replacing it with a reference to “grand theft” in the Administrative Hearing Officer’s Report and Recommendation.

NOW, THEREFORE, IT IS ORDERED:

Pursuant to the authority in R.C. 3905.14(E), Amanda Love’s application to renew her resident surety bail bond agent license in the State of Ohio is DENIED and her resident surety bail bond agent license in the State of Ohio is REVOKED. This Final Order is effective immediately, signed this 5th day of May, 2025.

Judith L. French
JUDITH L. FRENCH
Superintendent/Director

NOTICE OF APPELLATE RIGHTS

This Final Order may be appealed by filing a Notice of Appeal with the Ohio Department of Insurance (“Department”), Attn: Hearing Program Administrator, 50 West Town St., Suite 300, Columbus, Ohio 43215, setting forth the order appealed from and stating that the Department’s Final Order is not supported by reliable, probative, and substantial evidence and is not in accordance with law. The Notice of Appeal may, but need not, set forth the specific grounds of the appeal beyond the statement that the Department’s Final Order is not supported by reliable, probative, and substantial evidence and is not in accordance with law. The Notice of Appeal shall also be filed by the party desiring the appeal with the appropriate court of common pleas. Such Notices of Appeal shall be filed within fifteen (15) days of your receipt of the Department’s Final Order as provided in R.C. 119.12. In filing a Notice of Appeal with the Department or court, the notice that is filed may be either the original notice or a copy of the original notice.

ADMINISTRATIVE HEARING OFFICER'S

REPORT AND RECOMMENDATION

Issued April 14, 2025

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**STATE OF OHIO
DEPARTMENT OF INSURANCE**

In the Matter of: : Case No. LGL- 202411-037

AMANDA LOVE : Michelle L. Riske-Morris, Esq.
NPN:19097678 : Hearing Officer
TO BE LICENSED AS A :
RESIDENT INSURANCE AGENT :
IN THE STATE OF OHIO :

**ADMINISTRATIVE HEARING OFFICER'S
REPORT AND RECOMMENDATION**
Issued April 14, 2025

I. FINDINGS OF FACT

A. Background

This matter came before Michelle Riske-Morris, an attorney licensed to practice law in Ohio, and serving as a Hearing Officer for the Ohio Department of Insurance ("ODI") for this hearing in accordance with the Ohio Administrative Procedure Act, Ohio Revised Code ("ORC") Chapter 119. The Hearing was held on Wednesday, March 12, 2025 remotely via Microsoft Teams. The purpose of the hearing was in regard to the ODI Superintendent's intention to decide whether to revoke Amanda Love's license as a resident surety bail bond agent in the State of Ohio pursuant to Ohio Revised Code § 3905.14.

The hearing was held pursuant to a Notice of Opportunity for Hearing issued on November 26, 2024 by the ODI. The grounds for such action are based on the following:

COUNT ONE

1. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
2. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged

with committing a felony, which has not been previously reported to this insurance department?"'

3. Love's application to renew her resident surety bail bond agent license remains pending.
4. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Grand Theft in violation of R.C. 2913.02(A)(2), a felony offense, and sentenced to one year of community control.
5. Grand Theft in violation of R.C. 2913.02(A)(2) is a felony offense involving dishonesty or breach of trust.
6. 18 U.S.C. 1033 prohibits individuals who are convicted of a criminal felony involving dishonesty or breach of trust from engaging in the business of insurance without the written consent of any insurance regulatory official authorized to regulate the insurer.
7. Love does not have the written consent of any insurance regulatory official to engage in the business of insurance.

COUNT TWO

8. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
9. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"'
10. Love's application to renew her resident surety bail bond agent license remains pending.
11. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Grand Theft in violation of R.C. 2913.02(A)(2), a felony offense, and sentenced to one year of community control.
12. R.C. 3905.14(B)(6) states that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance or surety bail bond agent for having been convicted of or pleaded guilty or no contest to a felony.
13. Love violated R.C. 3905.14(B)(6) by being convicted of Grand Theft, a felony, on or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio.

COUNT THREE

14. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
15. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"
16. Love's application to renew her resident surety bail bond agent license remains pending.
17. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Unauthorized Use of a Vehicle in violation of R.C. 2913.03(B), a felony offense, and sentenced to one year of community control.
18. R.C. 3905.14(B)(6) states that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance or surety bail bond agent for having been convicted of or pleaded guilty or no contest to a felony.
19. Love violated R.C. 3905.14(B)(6) by being convicted of Unauthorized Use of a Vehicle, a felony, on or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio.

COUNT FOUR

20. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
21. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"
22. Love's application to renew her resident surety bail bond agent license remains pending.
23. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Aggravated Trafficking in Drugs in violation of R.C. 2925.03(A)(2), a felony offense, and sentenced to one year of community control.

24. R.C. 3905.14(B)(6) states that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance or surety bail bond agent for having been convicted of or pleaded guilty or no contest to a felony.
25. Love violated R.C. 3905.14(B)(6) by being convicted of Aggravated Trafficking in Drugs, a felony, on or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio.

Henry Appel, an Assistant Attorney General with the Executive Agencies Section of the Ohio Attorney General's Office, represented ODI. Ms. Love was present and represented by Attorney Chris McNeal. Timothy Schirmer, Staff Attorney for ODI, appeared on behalf of ODI. Also present was Cheryl Jeffrey, Administrator for the Ohio Department of Insurance.

HEARING EXAMINER NOTE: all references to Exhibits shall be by the name of the party tendering the Exhibit and by the Bates Number of each page as stamped in the lower right-hand corner if provided otherwise page references will be listed consecutively. State's Exhibit 1 through 7 were stipulated to by the parties in regard to authenticity and admissibility, and were admitted into the record, copies of which are attached and fully incorporated herein. Please note confidential personal information, contained in the State's Exhibits were redacted, including date of birth and social security numbers. Respondent's Exhibits A through G were admitted into the record. Respondent had also requested the opportunity to submit three additional character references to be marked as Respondent's Exhibits H, I, and J. However, Respondent never submitted those exhibits to ODI and therefore the reference to said additional exhibits will be stricken from the record. The hearing was recorded by Kimberly Riddel, Court Reporter for Armstrong and Okey, Inc.

B. Jurisdiction and Procedural Matters

1. This case is the result of an action by the Superintendent of ODI.
2. On November 26, 2024, ODI sent Amanda Love a Notice of Opportunity for Hearing (State's Exhibit 1, pgs. 1 thru 7). The grounds for such action are based on the following:

COUNT ONE

1. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
2. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently

charged with committing a felony, which has not been previously reported to this insurance department?"

3. Love's application to renew her resident surety bail bond agent license remains pending.
4. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Grand Theft in violation of R.C. 2913.02(A)(2), a felony offense, and sentenced to one year of community control.
5. Grand Theft in violation of R.C. 2913.02(A)(2) is a felony offense involving dishonesty or breach of trust.
6. 18 U.S.C. 1033 prohibits individuals who are convicted of a criminal felony involving dishonesty or breach of trust from engaging in the business of insurance without the written consent of any insurance regulatory official authorized to regulate the insurer.
7. Love does not have the written consent of any insurance regulatory official to engage in the business of insurance.

COUNT TWO

8. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
9. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"
10. Love's application to renew her resident surety bail bond agent license remains pending.
11. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Grand Theft in violation of R.C. 2913.02(A)(2), a felony offense, and sentenced to one year of community control.
12. R.C. 3905.14(B)(6) states that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance or surety bail bond agent for having been convicted of or pleaded guilty or no contest to a felony.

13. Love violated R.C. 3905.14(B)(6) by being convicted of Grand Theft, a felony, on or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio.

COUNT THREE

14. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
15. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"
16. Love's application to renew her resident surety bail bond agent license remains pending.
17. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Unauthorized Use of a Vehicle in violation of R.C. 2913.03(B), a felony offense, and sentenced to one year of community control.
18. R.C. 3905.14(B)(6) states that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance or surety bail bond agent for having been convicted of or pleaded guilty or no contest to a felony.
19. Love violated R.C. 3905.14(B)(6) by being convicted of Unauthorized Use of a Vehicle, a felony, on or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio.

COUNT FOUR

20. On or about July 31, 2024, Love submitted an application to renew her resident surety bail bond agent license.
21. Love responded "Yes" to Background Question 1B in her application to renew her resident surety bail bond agent license. Background Question 1B states: "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"
22. Love's application to renew her resident surety bail bond agent license remains pending.

23. On or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio, Love was convicted of Aggravated Trafficking in Drugs in violation of R.C. 2925.03(A)(2), a felony offense, and sentenced to one year of community control.
24. R.C. 3905.14(B)(6) states that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance or surety bail bond agent for having been convicted of or pleaded guilty or no contest to a felony.
25. Love violated R.C. 3905.14(B)(6) by being convicted of Aggravated Trafficking in Drugs, a felony, on or about May 6, 2024, in the Court of Common Pleas for Cuyahoga County, Ohio.

3. On December 26, 2024 Ms. Love through her legal counsel requested a hearing (State's Exhibit 2, pgs. 1-3).
4. The Hearing Scheduling Notification was sent to Ms. Love on January 3, 2025 and the hearing was scheduled for March 12, 2025 remotely via Microsoft Teams (State's Exhibit 3, pgs. 1-2).

C. Respondent's Activities

1. Ms. Love has been licensed as a resident surety bail bond agent with the ODI since April 16, 2019 (State's Exhibit 4, pgs. 1-5).
2. On July 31, 2024 Ms. Love submitted an application through NIPR to renew her resident surety bail bond agent license (State's Exhibit 5, pgs. 1-5).
3. Under the section, Background Questions, Question 1A, Ms. Love indicated that she had been "convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)" (State's Exhibit 5, pg. 1).
4. Under the section, Background Questions, Question 1B, Ms. Love indicated that she had been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court) (State's Exhibit 5, pg. 1).

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5. Ms. Love submitted a letter as part of her application providing information regarding the criminal convictions (State's Exhibit 5, pgs. 4-5).
6. In Case No. 678790-23-CR, Cuyahoga County Court of Common Pleas, Criminal Division, on February 24, 2023, Ms. Love was indicted for three counts of Trafficking, felony one in violation of Ohio Revised Code (ORC) § 2925.03(A)(2) with a major drug offender specification in violation of ORC § 2941.1410(A) and juvenile specification in violation of ORC § 2925.01(BB). Ms. Love was also indicted for three counts of Drug Possession, felony one in violation of ORC § 2925.11(A) with a major drug offender specification in violation of ORC § 2941.1410(A). Ms. Love was also indicted for Possessing Criminal Tools, a felony five in violation of ORC § 2923.24 (A). Ms. Love was also indicted for Endangering Children, a misdemeanor one in violation of ORC § 2919.22(A) (State's Exhibit 6, pgs. 1-13).
7. On April 24, 2024 in Case No. Case No. 678790-23-CR, Cuyahoga County Court of Common Pleas, Criminal Division, Ms. Love entered into a plea agreement wherein she plead guilty to and was found guilty of an amended Count One for Aggravated Trafficking, a felony three in violation of ORC § 2925.03(A)(2). The major drug offender specification in violation of ORC § 2941.1410(A) and juvenile specification in violation of ORC § 2925.01(BB) were removed. The remaining seven counts were nolled (State's Exhibit 6, pgs. 14-15).
8. On May 6, 2024 in Case No. Case No. 678790-23-CR, Cuyahoga County Court of Common Pleas, Criminal Division, Ms. Love was sentenced to one year of community control (State's Exhibit 6, pgs. 16-17).
9. An Incident/Offense Report, 22-10216306, was filed by the Maple Heights PD on October 6, 2022 regarding the unauthorized use of a vehicle from Penske by Ms. Love wherein it stated she had rented the vehicle on August 30, 2022 and was supposed to return it to Home Depot on August 30, 2022 but had not. It also noted that Penske had reached out to Ms. Love several times, but she had stopped responding and answering their phone calls. The vehicle was listed as stolen on September 6, 2022 by Penske and reported to police on October 6, 2022. Maple Heights PD attempted to contact Ms. Love but was unable. A warrant for unauthorized use of a vehicle was issued. On November 1, 2022 Ms. Love and the vehicle were located at Ms. Love's house in Kyle, Texas. Ms. Love informed officers that the vehicle would not start, and she had tried to contact Penske (State's Exhibit 7, pgs. 12-18).
10. In Case No. 679677-23-CR, Cuyahoga County Court of Common Pleas, Criminal Division, on March 30, 2023, Ms. Love was indicted for one count of Grand Theft, a felony four in violation of Ohio Revised Code (ORC) § 2913.02(A)(2). Ms. Love was also indicted for one count of Unauthorized Use of a Vehicle, a felony five in violation of ORC § 2913.03(B) (State's Exhibit 6, pgs. 37-38).

11. On April 24, 2024 in Case No. 679677-23-CR, Cuyahoga County Court of Common Pleas, Criminal Division, Ms. Love entered into a plea agreement wherein she plead guilty to and convicted of Grant Theft, a felony four in violation of ORC § 2913.03(A)(2) and Unauthorized Use of a Vehicle, a felony five in violation of ORC § 2913.03(B). (State's Exhibit 6, pgs. 39-40).
12. On May 6, 2024 in Case No. Case No. 679677-23-CR, Cuyahoga County Court of Common Pleas, Criminal Division, Ms. Love was sentenced to one year of community control for each count. Ms. Love was also required to pay restitution in the amount of \$3,374.47 to Penske Truck Rental (State's Exhibit 6, pgs. 41-43).

II. CONCLUSIONS OF LAW

A. Jurisdiction

1. ODI has procedurally complied with Ohio Revised Code Chapter 119 and jurisdiction over this matter has been established.

B. Compliance with Laws

1. ODI is the state agency responsible for the licensing and regulation of insurance agents pursuant to Ohio Revised Code Title 39.
2. It should be noted that the parties stipulated to the allegations set forth in the Notice of Opportunity for Hearing issued on November 26, 2024 (Transcript, 7:9-14).
3. With respect to Count One in the Notice of Opportunity for Hearing, Federal law, 18 USCS §1033 prohibits individuals who are convicted of a criminal felony involving dishonesty or breach of trust from engaging in the business of insurance without the written consent of any insurance regulatory official authorized to regulate the insurer and the consent specifically refers to the statute (18 USCS § 1033(e)(2)). In Ohio, the Superintendent of ODI would serve as the insurance regulatory official authorized to regulate insurers.
4. In the application for licensure submitted by Ms. Love, it specifically asks the applicant whether she has ever been convicted of a felony to which Ms. Love applied "yes" (State's Exhibit 5, pg. 1).
5. The application then asks if "you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033?" In Ms. Love's application she replied "no" (State's Exhibit 5, pg. 1).

6. It is not disputed that Ms. Love has a felony conviction for Grant Theft, a felony four in violation of ORC § 2913.03(A)(2). Said offense involves dishonesty or breach of trust (State's Exhibit 6, pgs. 39-40).
7. Ms. Love has not applied for written consent from ODI to engage in the business of insurance as required by 18 USCS §1033. Nor is there any evidence presented to show that written consent was provided by the Superintendent of ODI to allow Ms. Love to engage in the business of insurance. ODI's position during the hearing was that it did not intend to provide written consent.
8. This Hearing Officer finds that the ODI is within its authority to take disciplinary action against Ms. Love, including the authority to deny renewing her resident surety bail bond agent license pursuant to 18 USCS § 1033. The ODI provided reliable, probative and sufficient evidence that Ms. Love was convicted of a felony involving grant theft which is a felony involving dishonesty or breach of trust. Accordingly, the ODI has sustained its burden of proof with regard to Count One as set forth in the Notice of Opportunity for Hearing.
9. With respect to Counts Two, Three and Four, ORC § 3905.14(B)(6) authorizes the Superintendent of ODI to suspend, revoke, or refuse to renew any license as an insurance or surety bail bond agent to an individual who has been convicted of, pleaded guilty of or no contest to a felony (ORC § 3905.14(B)(6)).
10. It is not disputed that Ms. Love plead guilty to and was convicted of Grant Theft, a felony four in violation of ORC § 2913.03(A)(2) as set forth in Count Two of the Notice of Opportunity for Hearing (State's Exhibit 6, pgs. 39-40).
11. It is also not disputed that Ms. Love plead guilty to and was convicted of Unauthorized Use of a Vehicle, a felony five in violation of ORC § 2913.03(B) as set forth in Count Three of the Notice of Opportunity for Hearing (State's Exhibit 6, pgs. 39-40).
12. It is also not disputed that Ms. Love plead guilty to and was convicted of Aggravated Trafficking involving drugs, a felony three, in violation of ORC § 2925.03(A)(2) as set forth in Count Four of the Notice of Opportunity for Hearing (State's Exhibit 6, pgs. 14-15).
13. This Hearing Officer finds that the ODI is within its authority to suspend, revoke, or refuse to renew an insurance or surety bail bond agent license for Ms. Love pursuant to Ohio Revised Code § 3905.14(B)(6). The ODI provided reliable, probative and sufficient evidence that Ms. Love was convicted of three felonies involving grant theft, unauthorized use of a vehicle and aggravated trafficking.

14. ORC § 3905.14(E) provides that if the superintendent determines that a violation occurred it can take one or more of the following actions including but not limited to suspending or refusing to renew a license (ORC § 3905.14(E)). The issue at hand is the recommended sanction Ms. Love should receive regarding her actions pursuant to ORC § 3905.14(B)(6). The ODI argues that revocation is the appropriate disposition given the circumstances of the matter. In determining the appropriate action, Ohio Revised Code § 3905.14(F), states that the Superintendent may consider twelve factors which include:

- (1) Whether the person acted in good faith;
- (2) Whether the person made restitution for any pecuniary losses suffered by other persons as a result of the person's actions;
- (3) The actual harm or potential for harm to others;
- (4) The degree of trust placed in the person by, and the vulnerability of, persons who were or could have been adversely affected by the person's actions;
- (5) Whether the person was the subject of any previous administrative actions by the superintendent;
- (6) The number of individuals adversely affected by the person's acts or omissions;
- (7) Whether the person voluntarily reported the violation, and the extent of the person's cooperation and acceptance of responsibility;
- (8) Whether the person obstructed or impeded, or attempted to obstruct or impede, the superintendent's investigation;
- (9) The person's efforts to conceal the misconduct;
- (10) Remedial efforts to prevent future violations;
- (11) If the person was convicted of a criminal offense, the nature of the offense, whether the conviction was based on acts or omissions taken under any professional license, whether the offense involved the breach of a fiduciary duty, the amount of time that has passed, and the person's activities subsequent to the conviction;
- (12) Such other factors as the superintendent determines to be appropriate under the circumstances (Ohio Rev. Code § 3905.14(F)).

15. In the present action, Ms. Love engaged in serious criminal conduct resulting in three felony convictions, including aggravated drug trafficking, grand theft and unauthorized use of a vehicle. Ms. Love testified that the events giving rise to the aggravated drug trafficking were due to her husband. She stated that she had no knowledge she would be indicted (Recorded testimony of Amanda Love, Transcript, 15:10-25).

16. Ms. Love also testified that she had to enter plea in the aggravated trafficking case as part of a package deal in order to receive probation (Recorded testimony of Amanda Love, Transcript, 23:2-24). On cross-examination Ms. Love acknowledged she could have gone to trial regardless of what her husband wanted if she believed she was innocent of the charges (Recorded testimony of Amanda Love, Transcript, 27:16-25).

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17. With respect to the charges for grand theft auto and unauthorized use of a vehicle, Ms. Love believes it was a miscommunication that led to those charges (Recorded testimony of Amanda Love, Transcript, 25:3-8). Ms. Love testified she was moving to Texas from Ohio in October of 2021 and she rented a moving truck from Penske. She stated that the truck broke down on her way to Texas and she tried contact Penske. At this time her phone number changed (Recorded testimony of Amanda Love, Transcript, 20:1-25). On cross-examination Ms. Love acknowledged she rented the truck on August 30, 2022 and was supposed to return it six days later. However, the truck was not recovered until November 1, 2022, approximately two months later by police. She also acknowledged during the administrative hearing that she had the opportunity to go to trial and plead her innocence, but she did not. Ms. Love further testified that this case was combined as part of the plea deal in the first case (Recorded testimony of Amanda Love, Transcript, 28:15-25, 29:1-13, & 30:1-5).
18. Ms. Love submitted seven character references on her behalf. These references included the Deacon of her church, family, friends and her employer. While these letters reference Ms. Love's strong character, reliability and honesty as well as her attributes as a mother (Respondent's Exhibits A-G), only one letter indicated the individual's knowledge of Ms. Love's criminal convictions.
19. Ms. Love testified she has never had any issues with respect to her surety bail bond agent license, except for the matter currently pending (Recorded testimony of Amanda Love, Transcript, 24:8-13).
20. The Hearing Officer finds that the current evidence does not support the renewal of Ms. Love's license to act as an insurance or surety bail bond agent in the State of Ohio at this time. Ms. Love was convicted of serious felony offenses, including aggravated trafficking, grand theft, and unauthorized use of a motor vehicle. These convictions occurred less than one year ago. Although she received one-year community control in both criminal cases, it remains unclear whether she has made full restitution as required in the theft case. While Ms. Love testified that she accepts responsibility for her actions (Recorded testimony, 24:14-18), her statements during the hearing suggest otherwise. She attributed her convictions to the actions of others or to miscommunication. Furthermore, although she claimed she was compelled to accept plea deals in both cases, there is no indication in the court records that the cases were connected or considered companion cases. Ms. Love submitted character reference letters from family members, friends, and one employer. However, only one letter demonstrates any awareness of the nature of her criminal convictions. Additionally, the content of these letters is considered hearsay. While the formal rules of evidence do not strictly apply in administrative hearings, hearsay may still be evaluated for its advisory capacity in an administrative hearing (Board of Edn. for Orange City School Dist. v. Cuyahoga Cty. Bd. of Revision, 74 Ohio St.3d 415, 417 (1996)). These individuals are not subject to examination during the administrative hearing and almost all references were from family and friends.

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21. As a surety bail bond agent, Ms. Love acts as a fiduciary. She is entrusted with responsibilities that affect both individuals and the judicial system requiring honesty, accountability, integrity, and good judgment. A surety bail bond agent must act with high ethical standards given the relationship to the clients they serve as well as to the courts. A criminal conviction for theft affects Ms. Love's suitability as a fiduciary, not to mention the seriousness of a conviction for aggravated trafficking in drugs. This Hearing Officer finds that the ODI is within its authority to take disciplinary action against Ms. Love, pursuant to Ohio Revised Code § 3905.14(B)(6) & (E). Evaluating the factors set forth in ORC § 3905.14(F), it is the recommendation that a revocation is the appropriate sanction for the violations committed by Ms. Love as it relates to her resident surety bail bond agent license. Accordingly, the ODI has sustained its burden of proof with regard to Counts Two, Three and Four set forth in the Notice of Opportunity for Hearing.

RECOMMENDATION

In Case 202411-037, In the Matter of Amanda Love based upon evidence presented and submitted into the record:

1. ODI is within its authority to take disciplinary action against Ms. Love, including the authority to deny renewing her resident surety bail bond agent license pursuant to 18 USCS § 1033 as set forth in Count One. USCS §1033 prohibits individuals, who are convicted of a criminal felony involving dishonesty or breach of trust, from engaging in the business of insurance without the written consent of any insurance regulatory official authorized to regulate the insurer. ODI has not provided written consent.
2. ODI is within its authority to revoke Ms. Love's resident surety bail bond agent license pursuant to ORC § 3905.14(B)(6) & (E) with respect to Counts Two, Three and Four. Considering the twelve factors outlined in ORC § 3905.14(F) it is this Hearing Officer's recommendation that a revocation is the appropriate action.

Dated: April 14, 2025

/s/Michelle Riske-Morris

Michelle L. Riske-Morris, Esq. (0059392)
Hearing Officer