# BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. DOAK,	)
Insurance Commissioner,	)
Petitioner,	· )
VS.	) CASE NO. 11-0445-DIS
GLORIA HIGHERS, a licensed professional bail bondsman in the State of Oklahoma,	
And	APR 2 9 2011
SUNS SURETY INSURANCE COMPANY, a licensed surety company in the State of Oklahoma  Respondents	Inburance commedioner Oklahoma

# CONDITIONAL ADMINISTRATIVE ORDER AND NOTICE OF RIGHT TO BE HEARD

COMES NOW the State of Oklahoma, ex rel., John D. Doak, Insurance Commissioner, by and through counsel and alleges and states as follows:

#### **JURISDICTION**

- 1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code 36 O.S. §§ 101-7004 and the Oklahoma Bail Bond Act 59 O. S. §§ 1301-1340.
- 2. Respondent Gloria Highers ("Highers") is a licensed bail bondsman in the State of Oklahoma holding license number 40049319.
- 3. Respondent Sun Surety Insurance Company ("Sun Surety") is a licensed surety company in the State of Oklahoma holding NAIC ID Number 10909.

### **FINDINGS**

1. On or about August 30, 2010, an appearance bond was executed as follows:

Defendant:

Charles Ezre Ritchie, Sr.

Case Number(s):

CF-09-663

City/County:

Muskogee County

Bondsman:

Gloria Highers

Insurer:

Sun Surety Insurance Company

Power Number(s):

SS-5-91177

Bond Amount(s):

\$1,500.00

2. On October 20, 2010, the Defendant failed to appear, and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued by the district court on November 18, 2010, and filed in the case. A true and correct copy of the Order and Judgment of Forfeiture was mailed to Respondents with return receipt requested within thirty (30) days after the forfeiture.

- Highers received a copy of the Order and Judgment of Forfeiture on November 22,
   2010.
- Sun Surety received a copy of the Order and Judgment of Forfeiture on November 23,
   2010.
- 5. The ninety-first (91<sup>st</sup>) day after receipt of the Order and Judgment of Forfeiture by Sun Surety was February 22, 2011. The Defendant was not returned to custody within ninety (90) days of receipt of the Order and Judgment of Forfeiture, nor were sums due on the forfeiture deposited with the court clerk on the ninety first (91<sup>st</sup>) day.
  - 6. As of the date of this Conditional Order, the forfeited bail bond remains unpaid.

#### CONCLUSIONS

The allegations are found to be true and correct and Respondents have violated 59 O.S. § 1332 by failing to return the defendant within ninety (90) days or payment of the bond forfeiture within ninety-one (91) days from receipt of the Order and Judgment of Forfeiture.

### **ORDER**

IT IS THEREFORE ORDERED that Respondents are <u>each</u> fined in the amount of Three Hundred Dollars (\$300.00).

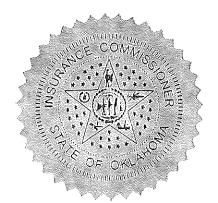
Respondents are further notified that they may request a hearing within 30 days of the receipt of this Order concerning this action and upon such request the Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Natasha M. Scott, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> Suite 100, Oklahoma City, Oklahoma 73112 and state the basis for requesting the hearing.

If Respondents do not request a hearing within the 30 days allotted this Order shall be a FINAL ORDER on the 31<sup>st</sup> day following the receipt of the Order, and the fines ordered herein shall be due to the Oklahoma Insurance Department.

WITNESS My Hand and Official Seal this day of

, 2011.

JOHN D. DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA



Natasha M. Scott

Assistant General Counsel

3625 NW 56<sup>th</sup> Street, Suite 100

Oklahoma City, Oklahoma, 73112

Tel. (405) 521-2746

Fax (405-521-0125

## CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing Order was mailed certified, return receipt requested on this day of \_\_\_\_\_\_\_\_, 2011, to:

Gloria Highers 415 W. Broadway Muskogee, OK 74401

Sun Surety Insurance Company P.O. Box 2373 Rapid City, SD 57709

Natasha M. Scott



SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVER	IY .
■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.  ■ Print your name and address on the reverse so that we can return the card to you. RECENT Attach this card to the back of the mail place; or on the front if space permits.  1. Article Addressed to:		madelivery address different from item 1? Yes	
Sun Surety Insurance Company P.O. Box 2373 Rapid City, SD 57709 sms/11-0445-DIS/Cond. Ord.	Legal Div	3. Service Type Certified Mail	or Merchandise
		4. Restricted Delivery? (Extra Fee)	☐ Yes
2. Article Number	7008	1830 0003 9411 5220	
(Transfer from service label)			

STATE OF OKLAHOMA COUNTY OF MUSKOGEE MLFD

#### NOTICE OF NON-PAYMENT OF BOND FORFEITURE

**DATE**: 3/11/11

2011 MAR 11 AM 9: 41

COURT CLERK

ATTN: Licensing/Anna

Oklahoma Insurance Department 3625 NW 56<sup>th</sup> Street, Suite 100 Oklahoma City, OK, 73112-4511

RE: STATE OF OKLAHOMA VS. Charles Ritchie Sr.

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT

**COUNTY OF** 

**MUSKOGEE** 

MAR 1 5 2011

CASE NUMBER

CF-09-663

**Agent Licensing Division** 

To Whom It Concern:

Pursuant to 59 O.S. 1332, we are formally notifying your office that the bondsman Gloria Highers, and his/her surety Sun Surety Insurance Company have failed to pay the forfeiture in the above-captioned case in the amount of \$1,500 regarding Power No. SS-5-91177 which was forfeited by the District Court of Muskogee County on October 20<sup>th</sup>, 2010. The statutory 91<sup>st</sup> day from receipt of notice/mailing would have occurred February 22<sup>nd</sup>, 2011.

Attached you will find a certified copy of the Order and Judgment of Forfeiture, and proof of mailing to the bondsman, and, if applicable, his/her surety, as required by law.

Submitted by:

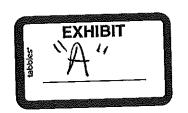
Paula Sexton, District Court Clerk

Muskogee, Oklahoma

By: Stephanie Stewart, Deputy

Telephone# (918) 682-7873

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RECEIVED
OKLAHOMA INSURANCE DEPARTMENT
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IN THE DISTRICT COURT OF I	NUSKUGEE COUNTY, STAT	IE CANTAGGOPMAN IO: 15	
State of Oklahoma, Plaintiff,		Care 18 0F 29 - 663	
vs.		٠	
Charles Ezre Ritc Defendant.	hie Sr		
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committed to the county jail of personally appear before the, 20/	Mus Kogee  Dist Court of said  o at 9:00 o'clock in term, to answer a charge in	re named defendant, who has been County, State of Oklahoma, shall to County on the 18 day of A.M., of said day, and from term preferred against him for the offense and shall not depart the said Court	
without leave and shall obey any wise, this bond shall remain in fu		then this bond shall be void; other-	
Choria J. Light Sun Surety	reals this 30 day of A Principal Surety Surety	15 West Broadway  Muskogee, OK 74401: Address  21 Main Street  Rapid City, SD 57701 Address	
TAKEN, SUBSCRIBED AND AC	KNOWLEDGED, this	day of, 20	
PAULA SEXTON District Court Clerk		Sheriff	
	Deputy	Deputy	
This undertaking approved th	is 3 day of Hu	/° ,20 Û PAULA SEXTON	EXHIBIT IS A STATE OF THE PARTY
(SEAL)	Supho	District Court Clerk  Deputy	Page 1
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the following, to wit:

Name

The undersigned, being first duly sworn upon oath, says that he is a resident of TYCE Security of Security Security of County, State of Oklahoma, and that neither he nor anyone for his use has received or been promised an STATE OF OKLAHOMA SECURITY SECURITY SECURITY OF COUNTY SE a) Consideration for this undertaking received or promised in the sum of \$\(\frac{50.00}{1000}\) in my office PAULA SEXTON ATTEST b) Other security received or promised for making this undertaking, is as follows:

Indemnity by written dareement Such promise, security or consideration was received from: Muskogee, Address

	I understand that any willful r given shall make me liable to	nisstatement relat the same prosec	ution and penalty as o	ne who commits pe	sed or erjury.	
/	Ching for	<u> </u>	Muskagee	Broadway OK 74401		
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						ATTEST GAUGE SECTION
			Deputy Court Clerk			Mykoest-christ, byth
						By

Date.

# IN THE DISTRICT COURT OF MUSKOGEE COUNTY STATE OF OKLAHOMA

210 NOV 18 PM 12: 01

STATE OF OKLAHOMA PLAINTIFF V.S.

Charles Ritchie Sr.

PAULA SEXTON COURT CLERK

CASE NO. CF-09-663

ORDER AND JUDGMENT OF FORFEITURE

On the 20<sup>th</sup> day of October, 2010, the above cause came on for hearing, according to regular assignment of the docket of this Court.

The Court finds that the above named defendant having heretofore been charged with the crime of FAILURE TO APPEAR and having committed to bail in the amount of \$1,500.00 was released on an Appearance bond executed by Gloria Highers a licensed bondsman ,and Sun Surety Insurance Company his insurer; said bond conditioned as provided by law for appearance of said defendant before this Court as required, and the Court having ordered said defendant to appear on the 20<sup>th</sup> day of October 2010, and said defendant, being called three times in open Court, without sufficient excuse, failed to appear before the court as ordered.

The Court further finds that said bondsman had due and legal notice as provided by law of the required appearance of said defendant.

The Court further finds that the conditions of said Appearance Bond have been broken by both the defendant and said bondsman, and that an Order and Judgment of Forfeiture should be entered.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Court that the Appearance Bond of said defendant be, and the same is hereby declared and is ordered forfeited to the State of Oklahoma, and the amount of said bond is ordered paid to the Clerk of the Court.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Court Clerk shall immediately mail a copy of this Order and Judgment of Forfeiture to the bondsman and, if applicable, his insurer. The bondsman, and if applicable, his surety, is hereby directed to deposit with the Court Clerk, the face amount of said forfeited bond, to wit \$1,500.00 Such deposit to be made within 91 days from receipt of this Order and Judgment of Forfeiture, or the mailing of the notice if no receipt is made.

Judge of the District Court

By: Stephanie Stewart, Deputy Clerk

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#### **CERTIFICATE OF MAILING**

I certify that I mailed a true and correct copy of this instrument to the above-named bondsman and, if applicable, his surety to the last known address of each, by certified mail with return receipt requested the 18<sup>th</sup> of November, 2010.

CERTIFICATE OF TRUE COPY
STATE OF OKLAHCMA SS IN THE
MUSKOGEE COUNTY SS DISTRICT COURT
I hereby certify that the annexed instrument is a true and correct copy of the original on file

is a true and correct copy of the original on file
in my office
ATTEST

PAULA SEXTON

COURT CLERK

MUNKPGEE COUNTY, OKTAHOMA

EXHIBIT //

TRATE OF MINISTERS.

FILED

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FAULA SEXTON COURT CLERK

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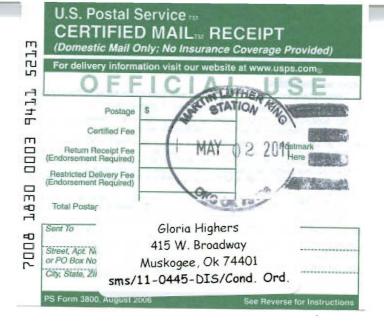
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STATE OF OKLAHOMA
SS IN THE
MUSKOGEE COUNTY
I hereby certify that the annexed instrument
Is a true and correct copy of the original on file
in my office
ATTEST PAULA SEXTON
COURT CLERK
MUSKOGEE COUNTY OKLAHOMA
By

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I hereby certify that the annexed instrument
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PAULA SFYTON PAULA SEXTON
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