BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.)
DOAK, Insurance Commissioner,)
Petitioner,)
VS.)
MELANIE BRADFORD, a licensed bail bondsman in the State of Oklahoma,)) CASE NO. 12-1013-DIS
AND	FILED
SAFETY NATIONAL CASUALTY	let by beautiful to the
CORPORATION, an insurance company licensed	JAN 1 4 2013
to act as bail surety in the State of Oklahoma, Respondents.) INSURANCE COMMISSIONER OKLAHOMA

ADMINISTRATIVE ORDER

On January 10, 2013, the above-captioned case came on for hearing at the office of the Oklahoma Insurance Department, 3625 N.W. 56th Street, Suite 100, Oklahoma City, Oklahoma 73112, and was concluded on the same date. Oklahoma Insurance Commissioner John D. Doak appointed the undersigned independent hearing examiner to preside at the hearing as a quasi-judicial officer. The hearing was recorded electronically by employees of the Oklahoma Insurance Department. Petitioner was represented by Assistant General Counsel Buddy Combs. Bradford appeared in person and represented herself. Respondent Safety National Casualty Corporation was not present. Testimony was taken and arguments were heard. The hearing examiner finds as follows:

JURISDICTION

- 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. §§ 101-7301, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1340.
- Respondent Melanie Bradford ("Bradford") is a licensed bail bondsman in the State of Oklahoma holding license number 200179.

3. Respondent Safety National Casualty Corporation ("SNCC") is an insurance company licensed to act as bail surety in the State of Oklahoma holding NAIC number 15105.

FINDINGS OF FACT

1. On or about February 2, 2012, an appearance bond was executed as follows:

Defendant:

Lafayette Jerome Plaire

Case Number(s):

CF-2006-8119

City/County:

Oklahoma County

Surety:

Safety National Casualty Corporation

Bondsman:

Melanie Bradford

Power Number(s):

S5-2045967

Bond Amount(s):

\$2,000

- 2. On June 25, 2012, the Defendant failed to appear, and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued by the court on July 20, 2012, 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.
 - 3. Bradford received a copy of the Order and Judgment of Forfeiture on July 23, 2012.
 - 4. SNCC received a copy of the Order and Judgment of Forfeiture on July 24, 2012.
- 5. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture by Respondents was Monday, October 22, 2012.
- 6. On October 18, 2012, Bradford's son Adrion submitted check number 4025 from her account in the amount of \$6,000 as payment of the forfeiture in this case and cases CF-2002-6643 and CF-2003-3132. The check was returned as "not sufficient funds." The check was insufficient because of a clerical mistake made by Respondent, which led to a sum of \$6,000 being deposited into the wrong bank account. This mistake was not an intention or willful attempt by Respondent to avoid paying the forfeiture within the 91 day period.

- 7. On November 1, 2012, Bradford replaced the insufficient funds check.
- 8. The Defendant was not returned to custody within 90 days, nor was the face amount of the forfeited bond deposited with the Court Clerk within 91 days after receipt of the Order and Judgment of Forfeiture by Respondents.

CONCLUSIONS OF LAW

- 1. The allegations are found to be true and correct, and Melanie Bradford has violated 59 O.S. § 1332 by failing to return the Defendant within ninety (90) days or remit payment in the face amount of the bond forfeiture within ninety-one (91) days from receipt of the Order and Judgment of Forfeiture.
- 2. Pursuant to 59 O.S. § 1310(B), any bondsman or company violating a provision of the Bail Bond Act, 59 O.S. §§ 1301-1340, may be subject to a censure.

ORDER

IT IS THEREFORE ORDERED that Melanie Bradford is CENSURED.

WITNESS My Hand and Official Seal this 11th day of January, 2013.



JOHN D. DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA

JOHN D. MILLER HEARING EXAMINER

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the above and foregoing *Administrative Order* was mailed certified, return receipt requested, on this _______ day of January, 2013, to:

Malanie Bradford 217 N. Harvey Ave., Suite 504 Oklahoma City, OK 73102-3802

Buddy Combs

Assistant General Counsel

- Palakitan a I -		
SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	
 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. Attach this card to the back of the mailpiece, or on the front if space permits. Article Addressed to: 	A. Signature Agent Addressee B. Received by (Printed Name) D. Is delivery address different from item 1? Yes ANCHIFIXES, lenter delivery address below:	
Melanie Bradford	1 7 2013	
OKC, OK 73102-3802 sms/12-1013-DIS/Admin Ord	3. Service Type Certified Mail	
	4. Restricted Delivery? (Extra Fee) ☐ Yes	
2. Article Number (Transfer from service label) 7001 0320	0003 9967 2825	
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540		

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1967	Postage Certified Fee	\$ Postmark
0003	Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required)	1. Here 2013
0350		elanie Bradford
7007	Street, Ap or PO Box OKC, OK 73102-3802 City, State Sms/12-1013-DIS/Admin Ord PS Form 3.	