## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.	FILED
DOAK, Insurance Commissioner,	
Petitioner,	OCT 0 3 2013
VS.	INCHRANCE DOLLMIDAIGNITE
	OK AHAMA ON THE
JAMES MANUEL, a licensed bail bondsman in	
the State of Oklahoma,	)
	) CASE NO. 13-0970-DIS
AND	)
	)
UNITED STATES FIRE INSURANCE	)
COMPANY, an insurance company licensed to act	)
as bail surety in the State of Oklahoma,	)
Respondents.	)

# 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. §§ 101-7301, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1340.
- Respondent James Manuel ("Manuel") is a licensed bail bondsman in the State of Oklahoma holding license number 200341.
- 3. Respondent United States Fire Insurance Company ("USFIC") is an insurance company licensed to act as bail surety in the State of Oklahoma holding NAIC number 21113.

#### **FINDINGS OF FACT**

1. On or about February 1, 2013, an appearance bond was executed as follows:

Defendant: Randy Wayne Fent

Case Number(s): CF-2004-463
City/County: Payne County

Surety: United States Fire Insurance Company

Bondsman: James Manuel Power Number(s): U1-2043405

Bond Amount(s): \$1,000

2. On April 9, 2013, the Defendant failed to appear, and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued on May 2, 2013. 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 filing of the Order and Judgment of Forfeiture.

- 3. Manuel received a copy of the Order and Judgment of Forfeiture on May 3, 2013.
- 4. USFIC received a copy of the Order and Judgment of Forfeiture on May 7, 2013.
- 5. The ninety-first (91<sup>st</sup>) day after receipt of the Order and Judgment of Forfeiture by Respondents was Friday, August 2, 2013.
- 6. 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.
- 7. As of the date of this Order, the bond forfeiture has not been paid or set aside or the bond exonerated.

#### **CONCLUSIONS OF LAW**

1. 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 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 fine of not less than \$250 but not more than \$2,500.
- 3. Pursuant to 59 O.S. § 1332(D)(4)(a), when a surety company does not properly deposit with the court clerk the face amount of the forfeited bond, the Commissioner shall "cancel the license privilege and authorization of the insurer to do business within the State of Oklahoma and cancel the surety appointment of all surety bondsman agents of the insurer."

#### **ORDER**

IT IS THEREFORE ORDERED that United States Fire Insurance Company and James Manuel are <u>each</u> CENSURED and FINED Two Hundred Fifty Dollars (\$250.00).

IT IS FURTHER ORDERED that the face amount of the bond forfeiture shall be deposited with the Payne County Court Clerk (or the bond forfeiture set aside and the bond exonerated) within thirty (30) days of receipt of this Order. Failure to do so shall result in the CANCELLATION of United States Fire Insurance Company's license privilege and authorization to do business within the State of Oklahoma and the CANCELLATION of the surety appointment of all surety bondsman agents of United States Fire Insurance Company.

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 Oklahoma Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Buddy Combs, Oklahoma Insurance Department, Legal Division, 3625 NW 56<sup>th</sup> Suite 100, Oklahoma City, Oklahoma 73112 and give an explanation of Respondents' actions alleged herein and any defenses thereto.

### If Respondents do not request a hearing within the 30 days allotted, this Order shall

become a FINAL ORDER on the 31st day following the receipt of the Order.

WITNESS My Hand and Official Seal this day of October, 2013.



JOHN D. DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA

Buddy Combs

Assistant General Counsel 3625 NW 56<sup>th</sup> Street, Suite 100 Oklahoma City, Oklahoma, 73112

Tel. (405) 521-2746 Fax (405) 522-0125

#### **CERTIFICATE OF MAILING**

I hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to Be Heard* was mailed certified, return receipt requested, on this day of October, 2013, to:

James Manuel 1209 S. Main St. Stillwater, OK 74074-5846

United States Fire Insurance Company Attn: Legal Division 305 Madison Ave. Morristown, NJ 07962

Buddy Combs



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. OKLAHOMA IN THE 1. Article Addressed to:	A. Signature  X			
James Manuel 1209 S. Main St. Stillwater, OK 74074-5846 sms/13-0970-DIS/Cond. Ord.	3. Service Type Certified Mail			
2. Article Number (Transfer from service label) 7001 0320 0004 4249 3902				
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-44-1546				

-	U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)			
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4	Postage	\$	8	
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00	Morristown, NJ 07962 sms/13-0970-DIS/Cond. Ord.			
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	PS Form 3800, January 20	001 S	ee Reverse for Instructions	

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.  United States Fire Ins Co Attn: Legal Division 305 Madison Ave. Morristown, NJ 07962 sms/13-0970-DIS/Cond. Ord.	B Received by (Printeglische)  C. Date of Delivery  D. Is delivery ladgress different from 1? Yes  If YES, enter delivery address below: No		
	3. Service Type Certified Mail		
2. Article Number (Transfer from service label) 7 0 0 1	1320 0004 4249 3919		
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