# BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. DOAK,	)		FILED
Insurance Commissioner,	)		
Petitioner,	)		OCT 15 2013
VS.	)		MAIN IS AND TO THE
	)		INSURANCE COMMISSIONER OKLAHOMA
JOHN WELCH, a licensed bail bondsman in the	)		UNLAHUMA
State of Oklahoma,	)		
	)	Case No.	13-1013-DIS
AND	)		
	)		
INTERNATIONAL FIDELITY INSURANCE	)		
COMPANY, an admitted insurer in the State of	)		
Oklahoma authorized to act as a bail surety	)		
company,	)		
Respondents.	)		

# AND NOTICE OF RIGHT TO BE HEARD

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through Assistant General Counsel, Buddy Combs, 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.
- 2. Respondent John Welch ("Welch") is a licensed bail bondsman in the State of Oklahoma holding license number 200051.
- 3. Respondent International Fidelity Insurance Company ("IFIC") is an admitted insurer in the State of Oklahoma authorized to act as a bail surety company and holding NAIC Number 11592.

## **FINDINGS OF FACT**

1. On or about June 30, 2012, an appearance bond was executed as follows:

Defendant: Jon Michael Cochran

Case Number(s): CM-2009-769
City/County: Rogers County

Surety: International Fidelity Insurance Company

Bondsman: John Welch Power Number(s): IS6K-569984

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 by the court on May 8, 2013, 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 Order's filing.

- 3. Welch received a copy of the Order and Judgment of Forfeiture on May 13, 2013.
- 4. IFIC received a copy of the Order and Judgment of Forfeiture on May 13, 2013.
- 5. The statutory ninety-first (91<sup>st</sup>) day after receipt of the Order and Judgment of Forfeiture by Respondents was Monday, August 12, 2013. The Defendant was not returned to custody within ninety (90) days of receipt of the Order and Judgment of Forfeiture, nor was the face amount of the forfeited bond deposited with the court clerk within ninety-one (91) days.
- 6. As of the date of this Conditional Order, the forfeited bail bond 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 bail surety 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 John Welch and International Fidelity Insurance Company are <u>each</u> FINED Two Hundred Fifty Dollars (\$250.00).

IT IS FURTHER ORDERED that the face amount of the bond forfeiture shall be deposited with the Rogers County Court Clerk (or the bond forfeiture set aside) within thirty (30) days of receipt of this Order. Failure to do so shall result in the CANCELLATION of International Fidelity 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 International Fidelity Insurance Company.

Respondents are 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 described

## 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, International Fidelity Insurance Company's license privilege and surety appointments shall be cancelled, and the fines ordered herein shall be due.

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:

John Welch PO BOX 1859 CLAREMORE, OK 74018-1859

International Fidelity Insurance Company ATTN: Legal Division 1 NEWARK CENTER FL 20 NEWARK, NJ 07102

Buddy Combs Courly

	U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)				
9674	OFF	ICIAL	USE		
よいたら	Postage Certified Fee	\$	Postmerk		
+000	Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required)		Here		
0350	Total Postage & I	John Welch P.O. Box 1859			
7007	Street, Apt. No.; or PO Box No. City, State, ZIP+4	sms/13-1013-DIS/Cond. Ord.			
	PS Form 3800, January 2	2001	See 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.	A. Signature  X			
John Welch P.O. Box 1859 Claremore, OK 74018-1859 Legal Division sms/13-1013-DIS/Cond. Ord.	3. Service Type Certified Mail			
2. Article Number 7001 0320 0004 4249 3674				
PS Form 3811, February 2004 Domestic Retu	urn Receipt 102595-02-M-1540			

### **Sherry Standerfer**

From: Sent:

To:

US\_Postal\_Service@usps.com Wednesday, April 09, 2014 10:15 AM

Sherry Standerfer

Subject:

U.S. Postal Service Track & Confirm email Restoration - 70010320000442493681

This is a post-only message. Please do not respond.

sherry standerfer has requested that you receive this restoration information for Track & Confirm as listed below.

Current Track & Confirm e-mail information provided by the U.S. Postal Service.

Label Number: 70010320000442493681

Service Type: Certified Mail™

Shipment Activity	Location	Date & Time
Delivered	NEWARK NJ 07102	October 22, 2013 9:03 am
Available for Pickup	NEWARK NJ 07102	October 22, 2013 6:18 am
Available for Pickup	NEWARK NJ 07102	October 21, 2013 6:05 am
Arrival at Unit	NEWARK NJ 07102	October 21, 2013 5:43 am
Processed through USPS Sort Facility	KEARNY NJ 07099	October 18, 2013 3:22 am
Depart USPS Sort Facility	KEARNY NJ 07099	October 17, 2013
Processed through USPS Sort Facility	KEARNY NJ 07099	October 17, 2013 7:10 pm
Processed through USPS Sort Facility	OKLAHOMA CITY OK 73107	October 15, 2013 9:07 pm
Depart USPS Sort Facility	OKLAHOMA CITY OK 73107	October 15, 2013

USPS has not verified the validity of any email addresses submitted via its online Track & Confirm tool.

For more information, or if you have additional questions on Track & Confirm services and features, please visit the Frequently Asked Questions (FAQs) section of our Track & Confirm tool at <a href="http://www.usps.com/shipping/trackandconfirmfaqs.htm">http://www.usps.com/shipping/trackandconfirmfaqs.htm</a>.

