

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA**

**FILED**  
MAR 13 2015  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. )  
DOAK, Insurance Commissioner, )  
Petitioner, )  
vs. )  
STEVEN SNYDER, a licensed bail bondsman )  
in the State of Oklahoma, )  
AND )  
AMERICAN CONTRACTORS INDEMNITY )  
COMPANY, an insurance company licensed to )  
act as bail surety in the State of Oklahoma, )  
Respondents. )

CASE NO. 15-0260-DIS

**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.

2. Respondent Steven Snyder ("Snyder") is a licensed bail bondsman in the State of Oklahoma holding license number 199984.

3. Respondent American Contractors Indemnity Company ("ACIC") is an insurance company licensed to act as bail surety in the State of Oklahoma holding NAIC number 10216.

**FINDINGS OF FACT**

1. On or about September 11, 2014, an appearance bond was executed as follows:

Defendant: Chrystal Nicole Williams  
Case Number(s): CF-2014-3472  
City/County: Oklahoma County Court Clerk  
Insurer: American Contractors Indemnity Company  
Bondsman: Steven Snyder  
Power Number(s): A2-2103641  
Bond Amount(s): \$2500

2. On November 12, 2014, the Defendant failed to appear, and the bond was orally declared forfeited. An Order and Judgment of Forfeiture was filed by the court on November 13, 2014. 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. Snyder's copy of the Order and Judgment of Forfeiture was received on November 14, 2014.

4. ACIC's copy of the Order and Judgment of Forfeiture was received on November 17, 2014.

5. The ninetieth (90<sup>th</sup>) day after receipt of the Order and Judgment of Forfeiture by Respondents was Thursday, February 12, 2015.

6. The ninety-first (91<sup>st</sup>) day after receipt of the Order and Judgment of Forfeiture by Respondents was Friday, February 13, 2015.

7. As of the date of this Order, the bond forfeiture has not been paid or otherwise set aside or the bond exonerated.

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.

9. The bond was reported.

### **CONCLUSIONS OF LAW**

1. The allegations are found to be true and correct, and Respondents have violated 59 O.S. § 1332(D) 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.

### **ORDER**

**IT IS THEREFORE ORDERED** that Steven Snyder and American Contractors Indemnity Company are each **CENSURED** and **FINED** One Thousand Dollars (\$1000.00).

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

**IT IS FURTHER ORDERED** that if Steven Snyder fails to pay the fine within 30 days of this Order that his license as a bail bondsman shall immediately be suspended.

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 Dan R. Byrd, Assistant General Counsel, 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 31<sup>st</sup> day following the receipt of the Order, and the fines ordered  
herein shall be due.

WITNESS My Hand and Official Seal this 13<sup>th</sup> day of March, 2015.



JOHN D. DOAK  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Dan R. Byrd  
Assistant General Counsel  
3625 NW 56<sup>th</sup> Street, Suite 100  
Oklahoma City, Oklahoma, 73112  
Tel. (405) 522-6330  
Fax (405) 522-0125

**CERTIFICATE OF MAILING**

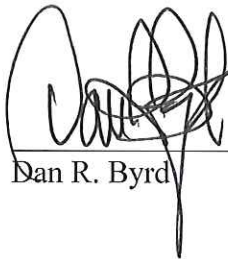
I hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to Be Heard* was mailed certified, return receipt requested, on this 13<sup>th</sup> day of March, 2015, to:

Steven Snyder  
809 N. Classen Blvd.  
Oklahoma City, OK 73106-7223

**CERTIFIED MAIL NO:  
7014 2870 0000 5492 8067**

American Contractors Indemnity Company  
601 South Figueroa Street, Suite 1600  
Los Angeles, CA 90017-5721

**CERTIFIED MAIL NO:  
7014 2870 0000 5492 8074**

  
\_\_\_\_\_  
Dan R. Byrd



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|                                                   |    |
|---------------------------------------------------|----|
| Postage                                           | \$ |
| Certified Fee                                     |    |
| Return Receipt Fee<br>(Endorsement Required)      |    |
| Restricted Delivery Fee<br>(Endorsement Required) |    |



Total Postage & Fees

|                                     |                              |
|-------------------------------------|------------------------------|
| Sent To                             | Steven Snyder                |
| Street & Apt. No.,<br>or PO Box No. | 809 N. Classen Blvd.         |
| City, State, ZIP+4                  | Oklahoma City, OK 73106-7223 |
|                                     | 15-0260-DIS/DRB(mt)          |
|                                     | (Cond. Adm. Ord. ~3-13-15)   |

PS Form 3800, July 2014

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- 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.

1. Article Addressed to:

Steven Snyder  
 809 N. Classen Blvd.  
 Oklahoma City, OK 73106-7223  
 15-0260-DIS/DRB(mt)  
 (Cond. Adm. Ord. ~3-13-15)

2. Article Number  
 (Transfer from service label)

7014 2870 0000 5492 8067

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*Julie Spencer* ☐ Agent ☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

*Julie Spencer* 3/14/15

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail<sup>®</sup> ☐ Priority Mail Express<sup>™</sup>  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ Collect on Delivery

4. Restricted Delivery? (Extra Fee) ☐ Yes

PS Form 3811, July 2013 Domestic Return Receipt

7014 2870 0000 5492 8074

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**OFFICIAL USE**

|                                                   |    |
|---------------------------------------------------|----|
| Postage                                           | \$ |
| Certified Fee                                     |    |
| Return Receipt Fee<br>(Endorsement Required)      |    |
| Restricted Delivery Fee<br>(Endorsement Required) |    |



|                                     |                                                   |
|-------------------------------------|---------------------------------------------------|
| Total Postage & Fee                 | American Contractors Indemnity Company            |
| Sent To                             | 601 South Figueroa Street, Suite 1600             |
| Street & Apt. No.,<br>or PO Box No. | Los Angeles, CA 90017-5721                        |
| City, State, ZIP+4                  | 15-0260-DIS/DRB(mt)<br>(Cond. Adm. Ord. ~3-13-15) |

PS Form 3800, July 2014

See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

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1. Article Addressed to:

American Contractors Indemnity Company  
 601 South Figueroa Street, Suite 1600  
 Los Angeles, CA 90017-5721  
 15-0260-DIS/DRB(mt)  
 (Cond. Adm. Ord. ~3-13-15)

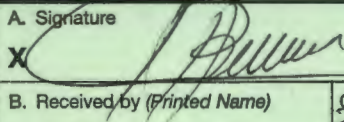
2. Article Number  
 (Transfer from service label)

7014 2870 0000 5492 8074

PS Form 3811, July 2013

Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  ☐ Agent  
☒ Addressee

B. Received by (Printed Name) C. Date of Delivery  
 3-17-15

D. Is delivery address different from item 1? ☐ Yes  
 If YES, enter delivery address below: ☐ No

3. Service Type  
☒ Certified Mail® ☐ Priority Mail Express™  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ Collect on Delivery

4. Restricted Delivery? (Extra Fee) ☐ Yes

RECEIVED  
 OKLAHOMA INSURANCE DEPARTMENT  
 MAR 23 2015  
 Legal Division