

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

FILED
MAR 23 2015
INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D.
DOAK, Insurance Commissioner,

Petitioner,

vs.

TIFFANY CHARLES, a licensed bail
bondsman in the State of Oklahoma,

AND

UNITED STATES FIRE INSURANCE
COMPANY, an insurance company licensed to
act as bail surety in the State of Oklahoma,

Respondents.

CASE NO. 15-0293-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 Tiffany Charles ("Charles") was a licensed bail bondsman in the State of Oklahoma holding license number 100113610. Charles license was revoked on June 10, 2014.

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 April 25, 2014, an appearance bond was executed as follows:

Defendant:	Henry Curtis Soloman, Jr.
Case Number(s):	CF-2006-6172
City/County:	Oklahoma County Court Clerk
Surety:	United States Fire Insurance Company
Bondsman:	Tiffany Charles
Power Number(s):	U25-20495867
Bond Amount(s):	\$20,000

2. On October 22, 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 October 29, 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. Charles' copy of the Order and Judgment of Forfeiture was unclaimed.

4. USFIC received a copy of the Order and Judgment of Forfeiture on October 31, 2014.

5. The ninetieth (90th) day after receipt of the Order and Judgment of Forfeiture by Respondents was Thursday, January 29, 2015.

6. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture by Respondents was Friday, January 30, 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 not 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 remit payment in the face amount of the bond forfeiture within ninety-one (91) days from receipt of the Order and Judgment of Forfeiture and failing to report the bond as required by 59 O.S. §§ 1310(A)(24) and 1314(B).

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 Tiffany Charles and United States Fire Insurance Company are each **CENSURED** and **FINED** Five Hundred Dollars (\$500.00).

IT IS FURTHER ORDERED that the face amount of the bond forfeiture shall be deposited with the Bethany Municipal 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 United States Fire Insurance 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 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 Dan R. Byrd, Assistant General Counsel, Oklahoma Insurance Department, Legal Division, 3625 NW 56th 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, and the fines ordered herein shall be due.

WITNESS My Hand and Official Seal this 23rd day of March, 2015.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in black ink, appearing to read "Dan R. Byrd", is written over a horizontal line.

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

CERTIFICATE OF MAILING

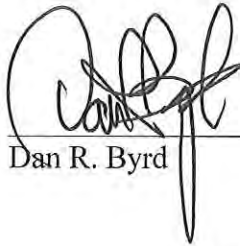
I hereby certify that a true and correct copy of the above and foregoing *Conditional Administrative Order and Notice of Right to Be Heard* was mailed certified, return receipt requested, on this 23rd day of March, 2015, to:

Tiffany Charles
18339 County Road 3530
Ada, OK 74820-1546

**CERTIFIED MAIL NO:
7014 2870 0000 5492 9101**

United States Fire Insurance Company
Attn: Dee Evans
10350 Richmond Ave., Ste 300
Houston, TX 77042-4348

**CERTIFIED MAIL NO:
7014 2870 0000 5492 9118**



Dan R. Byrd



JOHN D. DOAK
Insurance Commissioner
 Oklahoma Insurance Department
 5 Corporate Plaza
 3625 N.W. 56th St., Ste. #100
 Oklahoma City, OK 73112-4511



7014 2870 0000 5492 9101

neopost
 03/23/2015

US POSTAGE \$006.69⁰

FIRST-CLASS MAIL
 ZIP 73112
 041L12203132

RECEIVED
 OKLAHOMA INSURANCE DEPARTMENT

MAR 27 2015

Legal Division

Tiffany Charles
 18339 County Road 3530
 Ada, OK 74820-1546

781 NFE 1 11510003/23/15
 RETURN TO SENDER
 CHARLES
 MOVED LEFT NO ADDRESS
 UNABLE TO FORWARD
 RETURN TO SENDER
 BC: 73112451125 *0357-01263-23-41

73112@4511
 7482031546 R010

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Postage \$	
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Total Postage & Fees

Tiffany Charles

18339 County Road 3530

Ada, OK 74820-1546

15-0293-DIS/DRB(mt)

(Cond. Adm. Ord. ~3-23-15)

Sent To
 Street & Apt. No.,
 or PO Box No.
 City, State, ZIP+4

PS Form 3800, July 2014 See Reverse for Instructions

7016 2645 0000 0202 4702

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OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	



Total Postage & Fees

Sent To
Street & Apt. No., or PO Box No.
City, State, ZIP+4

Tiffany Charles
18339 County Road 3530
Ada, OK 74820-1546
15-0293-DIS/DRB(mt)
(Cond. Adm. Ord. ~3-23-15)

PS Form 3800, July 2014

See Reverse for Instructions

RECEIVED
OKLAHOMA INSURANCE DEPARTMENT
MAR 26 2015
MALBON

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:

Tiffany Charles
18339 County Road 3530
Ada, OK 74820-1546
15-0293-DIS/DRB(mt)
(Cond.Adm.Ord.~3-23-15)

2. Article Number
(Transfer from service label)

7014 2870 0000 5492 9101

PS Form 3811, July 2013

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

RECEIVED

OKLAHOMA INSURANCE DEPARTMENT

☐ Agent

☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

MAR 26 2015

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

Legal Division

3. Service Type

☒ Certified Mail®

☐ Priority Mail Express™

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ Collect on Delivery

4. Restricted Delivery? (Extra Fee)

☐ Yes

Domestic Return Receipt

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Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Total Postage & F

United States Fire Insurance

Sent To

Company

Attn: Dee Evans

Street & Apt. No.,
or PO Box No.

10350 Richmond Ave., Ste. 300

City, State, ZIP+4

Houston, TX 77042-4348

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- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OKLAHOMA INSURANCE DEPARTMENT

APR 10 2015

Legal Division

United States Fire Insurance
Company
Attn: Dee Evans
10350 Richmond Ave., Ste. 300
Houston, TX 77042-4348
15-0293-DIS/DRB(mt)
(Cond. Adm. Ord. ~3-23-15)

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (Printed Name)

Debra Evans

C. Date of Delivery

3-26

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

2. Article Number

(Transfer from service label)

7014 2870 0000 5492 9118

PS Form 3811, July 2013

Domestic Return Receipt