

FILED

AUG 21 2015

INSURANCE COMMISSIONER
OKLAHOMA

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

STATE OF OKLAHOMA, ex rel. JOHN D.)
 DOAK, Insurance Commissioner,)
)
 Petitioner,)
 vs.)
)
 MONICA GADDIS, a licensed bail bondsman in)
 the State of Oklahoma,)
)
 AND)
)
 CRUM & FORSTER INDEMNITY COMPANY,)
 a licensed surety in the State of Oklahoma,)
)
 Respondents.)

CASE NO. 15-0587-DIS

ADMINISTRATIVE ORDER

On August 11, 2015, the above captioned case came on for hearing at the Oklahoma Insurance Department, 3625 N.W. 56th Street, Oklahoma City, Oklahoma 73112 and was concluded on the same day. The Insurance Commissioner 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 Matt McKinnon. Respondent Crum & Forster Indemnity Company failed to appear, but had counsel, Jeff Hatfield, present on its behalf. Respondent Monica Gaddis appeared in person and with counsel, Jeff Hatfield. Exhibits were received and arguments heard. The hearing examiner finds as follows:

FINDINGS OF FACT

1. The Insurance Commissioner has full power and authority to administer the provisions of the Oklahoma Bail Bond Code, 59 O.S. §§1301-1340. Respondent Monica Gaddis

("Gaddis") is a licensed bail bondsman in the State of Oklahoma holding license number 199275. Respondent Crum & Forster Indemnity Company ("C&FIC") is a licensed surety in the State of Oklahoma holding certificate of authority number 2251.

2. On or about September 2, 2014, an appearance bond was executed as follows:

Defendant:	Tyree Tu Cole Felder
Case Number(s):	CM-2014-2499
City/County:	Oklahoma County
Surety:	Crum & Forster Indemnity Company
Bondsman:	Monica Gaddis
Power Number(s):	C5-70144051
Bond Amount(s):	\$4,000.00

3. On January 26, 2015, the Defendant failed to appear, and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued and filed in the case on the same day by the Oklahoma County District Court. 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.

4. Gaddis received a copy of the Order and Judgment of Forfeiture on February 11, 2015.

5. C&FIC received a copy of the Order and Judgment of Forfeiture on February 11, 2015.

6. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture was May 13, 2015.

7. The forfeiture was untimely paid on June 19, 2015.

CONCLUSIONS OF LAW

1. The Commissioner has jurisdiction over this matter pursuant to 59 O.S. § 1302. The proceedings were commenced and conducted in accordance with the applicable provisions of the Oklahoma Administrative Procedures Act 75 O.S. §§ 250-323, and the Oklahoma Bail Bond Code 59 O.S. §§ 1301-1340. Respondents were afforded an opportunity for hearing after reasonable notice, sufficiently advised of the allegations, the statutes and rules involved, and the time and place of hearing.

2. That testimony, evidence and the Stipulation of Facts, presented find that 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 forfeitures within ninety-one (91) days from receipt of the Order and Judgment of Forfeiture.

ORDER

IT IS ORDERED that Respondent Crum & Forster Indemnity Company is fined in the amount of One Thousand Dollars (\$1,000.00). Respondent Monica Gaddis is fined in the amount of Five Hundred Dollars (\$500.00). Further, Respondent Crum & Forster Indemnity Company is assessed costs in the amount of Sixty-two and 75/100 Dollars (\$62.75) and Respondent Monica Gaddis is assessed costs in the amount of Sixty-two and 75/100 Dollars (\$62.75). The fine and costs are to be paid within ten (10) days of the issuance date of this Order.

WITNESS My Hand and Official Seal this 14th day of August 2015.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Steph Mathis
Stephan S. Mathis
Hearing Examiner

CERTIFICATE OF MAILING

I, hereby certify that a true and correct copy of the above and foregoing Administrative Order was mailed postage prepaid with return receipt requested on this 21st day of August, 2015, to:

Jeff Hatfield
217 N. Harvey, Suite 210
Oklahoma City, Oklahoma 73102
Attorney for Respondents

Certified Mail No.
7015 0640 0004 4933 5209

and a copy was sent to:

Oklahoma County District Court

Anna Denman, Manager
Oklahoma Insurance Department
Bail Bond Division

Carol Ryan, Supervisor
Oklahoma Insurance Department
Bail Bond Division


Matt McKinnon

U.S. Postal Service™
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Adult Signature Restricted Delivery \$ _____



Postage
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 Street and Apt. No., or
 City, State, ZIP+4®

Jeff Hatfield
217 N. Harvey, Suite 210
OKC, OK 73102
sms/15-0587-DIS/Adm Ord

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

7015 0640 0004 4933 5209

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY																
<ul style="list-style-type: none"> Complete items 1, 2, and 3. 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. <p>1. Article Addressed to:</p> <p style="text-align: center;"> Jeff Hatfield 217 N. Harvey, Suite 210 OKC, OK 73102 sms/15-0587-DIS/Adm Ord </p> <p style="text-align: center;">  9590 9403 0272 5155 0727 75 </p> <p>2. Article Number (Transfer from service label)</p> <p style="text-align: center;">7015 0640 0004 4933 5209</p>	<p>A. Signature <input checked="" type="checkbox"/> X  <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) Jeff Hatfield</p> <p>C. Date of Delivery 8/25/15</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input checked="" type="checkbox"/> No</p> <p style="text-align: center;">  Legal Division </p> <p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input checked="" type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Insured Mail Restricted Delivery (00)</td> <td></td> </tr> </table>	<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Insured Mail		<input type="checkbox"/> Insured Mail Restricted Delivery (00)	
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