

3. Respondent and the Surety have been apprised of their rights including the right to a public hearing per Conditional Administrative Order and Notice of Right to be Heard (“Conditional Order and Notice”) and have knowingly and freely waived said rights by not requesting an administrative hearing in accord with the time and procedure set out in the Conditional Order and Notice.

4. As Surety for Mr. Snyder when this matter occurred, ACIC is under the jurisdiction of the Insurance Commissioner and responsible for the actions of its agent Mr. Snyder regarding same.

STIPULATIONS OF FACT

1. On or about April 3, 2015, an appearance bond was executed as follows:

Defendant:	Danielle Else Clem
Case Number(s):	1291835X (1)
City/County:	Oklahoma City Municipal
Surety:	American Contractors Indemnity Co.
Bondsman:	Steven Snyder
Power Number(s):	A5-2230952
Bond Amount(s):	\$750.00

2. On May 20, 2015, the Defendant failed to appear in the above referenced case, and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued and filed in the case on June 2, 2015 by the Oklahoma City Municipal 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.

3. Mr. Snyder received a copy of the Order and Judgment of Forfeiture on June 5, 2015.

4. ACIC received a copy of the Order and Judgment of Forfeiture on June 8, 2015.

5. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture was September 4, 2015.

6. The forfeiture was untimely paid in full on November 4, 2015, by Surety ACIC.

7. ACIC has taken steps to deal with Mr. Snyder's acts and omissions, and has previously paid Mr. Snyder's fines when he was unable to do so as an internal business decision, consistent with the fine payments relating to this Consent Order.

8. ACIC notes it will continue to fulfill all its responsibilities regarding bail transactions in Oklahoma and will satisfy all outstanding amounts due on ACIC bonds. ACIC states it will continue to cooperate fully with the Department in accord with its prior conduct and as demonstrated in this matter.

CONCLUSIONS OF LAW

1. Respondent Mr. Snyder violated 59 O.S. § 1332 for failing to timely pay forfeiture on the bonds issued to the Defendant. Surety ACIC is responsible under the Oklahoma Insurance Code for the acts of its agents.

2. Pursuant to 59 O.S. § 1310(B), "any person violating any provision of Sections 1301 through 1340 of this title may be subject to a civil penalty of not less than Two Hundred Fifty Dollars (\$250.00) nor more than Two Thousand Five Hundred Dollars (\$2,500.00) for each occurrence."

3. The Consent Order and reduction in fines is warranted by ACIC's demonstration of financial responsibility in satisfying obligations for its bail transactions and forfeitures in Oklahoma, and particularly in regard to Mr. Snyder's acts and omissions.

ORDER AND CONSENT

IT IS THEREFORE ORDERED by the Insurance Commissioner and **CONSENTED** to by ACIC that this Surety be fined in the amount of Five Hundred Dollars (\$500.00) for the above described violations of the Oklahoma Bail Bond Code. Respondent Mr. Snyder is also fined in the amount of Five Hundred Dollars (\$500.00) for the same violations. As part and parcel of this Consent Order, ACIC has agreed to pay and has paid both fines, for a cumulative fine payment of One Thousand Dollars (\$1,000.00). ACIC has fulfilled this obligation per payment evidenced by Exhibit "A" attached.

WITNESS My Hand and Official Seal this 29th day of December, 2015.

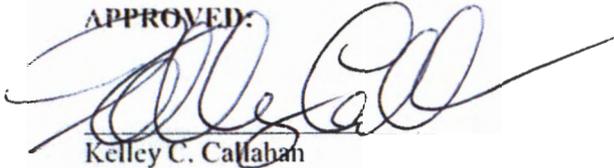


JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

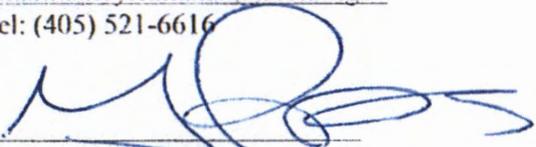
James C. Mills

JAMES MILLS
CHIEF OF STAFF

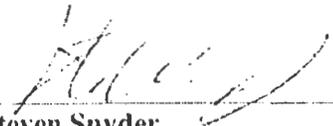
APPROVED:



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Tel: (310) 957-3048



Steven Snyder
A Licensed Professional Bail
Bondsman in the State of Oklahoma
809 North Classen
Oklahoma City, Oklahoma 73106
405-235-2245

CERTIFICATE OF SERVICE

I, Kelley Callahan, hereby certify that a true and correct copy of the above and foregoing *Administrative Consent Order* was mailed via certified mail with return receipt requested, and via regular mail, on this 5th day of ~~December~~, 2015, to:
January, 2016

M. Joseph Rosas, Esq.

Bail & Bond Claims Attorney

HCC Surety Group

A subsidiary of HCC Insurance Holdings, Inc.

[Email: jrosas@hccsurety.com](mailto:jrosas@hccsurety.com)

Tel: (310) 957-3048

Certified Mail No.

7015 0640 0002 7406 4190

Steven Snyder

809 N. Classen

OKC, OK 73106

405-235-2245

Certified Mail No.

7015 0640 0002 7406 4206

And that a copy was delivered to the Bail Bonds Division.



Kelley C. Callahan

Assistant General Counsel

3625 NW 56th Street, Suite 100

Oklahoma City, Oklahoma, 73112

Tel. (405) 522-6330

Fax (405) 522-0125

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Adult Signature Required \$ _____

Adult Signature Restricted Delivery \$ _____

Postage
 \$ _____

Total Postage and Fees
 \$ _____



Sent To M. Joseph Rosas, Esq.
 American Contractors Indemnity Company
 Street and Apt. No., or PO Box # 601 South Figueroa Street, Suite 1600
 Los Angeles, CA 90017-5721
 City, State, ZIP+4® sms/15-1211-DIS/Consent Ord

PS Form 3800, April 2015 PSN

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1. Article Addressed to:

M. Joseph Rosas, Esq.
 American Contractors Indemnity Company
 601 South Figueroa Street, Suite 1600
 Los Angeles, CA 90017-5721
 sms/15-1211-DIS/Consent Ord



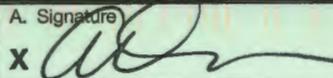
9590 9403 0272 5155 1344 66

2. Article Number (Transfer from service label)

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PS Form 3811, April 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
  Addressee

B. Received by (Printed Name) C. Date of Delivery

RECEIVED Ana Velazquez 1-13-2016
 If YES, enter delivery address below: Yes No

Legal Division

3. Service Type
- Adult Signature Priority Mail Express®
- Adult Signature Restricted Delivery Registered Mail™
- Certified Mail® Registered Mail Restricted Delivery
- Certified Mail Restricted Delivery Return Receipt for Merchandise
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Adult Signature Restricted Delivery \$ _____



Postage \$ _____

Total Postage and Fees \$ _____

Sent To **Steven Snyder**
 809 N. Classen
 OKC, OK 73106
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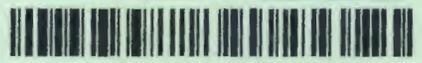
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1. Article Addressed to:

Steven Snyder
 809 N. Classen
 OKC, OK 73106
 sms/15-1211-DIS/Consent Ord



9590 9403 0272 5155 1344 73

2. Article Number (Transfer from service label)

7015 0640 0002 7406 4206

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent Addressee

Julius Spencer

B. Received by (Printed Name) Agent Addressee

Julius Spencer

C. Date of Delivery

1-7-16

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Certified Mail® Registered Mail Restricted Delivery

Certified Mail Restricted Delivery Return Receipt for Merchandise

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Collect on Delivery Restricted Delivery Signature Confirmation Restricted Delivery

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