

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**  
FEB 22 2016  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. JOHN D. )  
DOAK, Insurance Commissioner, )  
Petitioner, )  
vs. )  
APRIL ECHOLS, a licensed bail bondsman in the )  
State of Oklahoma, )  
AND ) CASE NO. 15-1255-DIS  
INDIANA LUMBERMENS MUTUAL )  
INSURANCE COMPANY, an insurance company )  
licensed to act as bail surety in the State of )  
Oklahoma, )  
Respondents. )

**CONSENT ORDER**

COMES NOW the State of Oklahoma, ex rel. John D. Doak, Insurance Commissioner, by and through Counsel, Dan R. Byrd, and April Echols and Indiana Lumbermens Mutual Insurance Company (“Respondents”) and enter into this Consent Order.

**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 Bail Bond Code, 59 O. S. §§ 1301-1340.
2. Respondent April Echols (“Echols”) is a licensed bail bondsman in the State of Oklahoma holding license number 100218408.
3. Respondent Indiana Lumbermens Mutual Insurance Company. (“ILMIC”) is an insurance company licensed to act as bail surety in the State of Oklahoma holding NAIC number 14265.

4. Respondents have been apprised of their rights including the right to a public hearing and have knowingly and freely waived said rights and entered into this Consent Order as a voluntary settlement of the issues and questions raised in the above captioned case.

**STIPULATIONS OF FACT**

1. On or about June 11, 2015, an appearance bond was executed as follows:

Defendant:	Arthur Lee Crutcher
Case Number(s):	11883
City/County:	Muskogee Municipal Court Clerk
Surety:	Indiana Lumbermens Mutual Insurance Company
Bondsman:	April Echols
Power Number(s):	US1 462267
Bond Amount(s):	\$284

2. On June 12, 2015, the Defendant failed to appear, and the bond was orally declared forfeited. An Order and Judgment of Forfeiture was filed by the court on June 18, 2015. 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. Echols received a copy of the Order and Judgment of Forfeiture on June 22, 2015.

4. ILMIC received a copy of the Order and Judgment of Forfeiture on June 22, 2015.

5. The ninety-first (91<sup>st</sup>) day after receipt of the Order and Judgment of Forfeiture by Respondents was Monday, September 21, 2015.

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

7. 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.

### **CONCLUSIONS OF LAW**

1. 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 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.”


### **ORDER AND CONSENT**

**IT IS THEREFORE ORDERED** by the Insurance Commissioner and **CONSENTED** to by April Echols and Indiana Lumbermens Mutual Insurance Company that April Echols be fined in the amount of Two Hundred Fifty Dollars (\$250.00) for the above described violations of the Oklahoma Bail Bond Code due and payable to the Oklahoma Insurance Department within ten (10) days after the date of this Order.

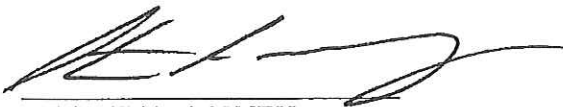
**IT IS FURTHER ORDERED** that the face amount of the bond forfeiture shall be deposited with the Muskogee Municipal Court Clerk (or the bond forfeiture otherwise set aside or the bond exonerated) within ten (days) days of receipt of this Order. Failure to do so shall result in the **CANCELLATION** of Indiana Lumbermens Mutual 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 Indiana Lumbermens Mutual Insurance Company.

WITNESS My Hand and Official Seal this 9<sup>th</sup> day of February, 2016.



  
STEPHAN S. MATHIS  
INDEPENDENT HEARING EXAMINER  
OKLAHOMA INSURANCE DEPARTMENT

**APPROVED:**  
  
DAN R. BYRD  
Assistant General Counsel

  
STEPHEN R. MONEY  
Attorney for Respondents

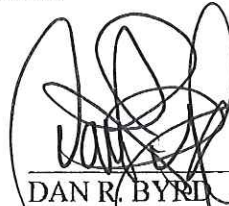
**CERTIFICATE OF MAILING**

I, Dan R. Byrd, hereby certify that a true and correct copy of the above and foregoing Administrative Order was mailed via certified mail with return receipt requested, and via regular mail, on this 23<sup>rd</sup> day of February, 2016, to:

Stephen R. Money  
430 Court St.  
Muskogee, OK 74401  
Attorney for Respondents

**CERTIFIED MAIL NO:  
7015 0640 0002 7406 8983**

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



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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

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Stephen R. Money  
 430 Court St  
 Muskogee, OK 74401  
 Attorney for Respondents  
 15-1255-DIS/DRB(mt)  
 (Consent Order ~2-22-16)

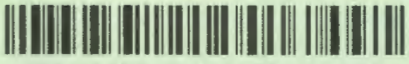
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- 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.

1. Article Addressed to:

Stephen R. Money  
 430 Court St.  
 Muskogee, OK 74401  
 Attorney for Respondents  
 15-1255-DIS/DRB(mt)  
 (Consent Order ~2-22-16)



9590 9402 1346 5285 5974 92

2. Article Number (Transfer from service label)

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FEB 29 2016

Legal Division

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Insured Mail Restricted Delivery (over \$500)

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

Domestic Return Receipt