BEFORE THE INSURANCE COMMISSIONER OF THE NSURANCE COMMISSIONER OF THE NSUR

STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner, Petitioner,)))	OKLAHOMMISSIONER
vs. DEBRA HELLER, a licensed bail bondsman in the State of Oklahoma, AND)))) CASE NO. 16-0125-DIS	
CRUM & FORSTER INDEMNITY COMPANY, an insurance company licensed to act as bail surety in the State of Oklahoma, Respondents.))))	

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 Debra Heller ("Heller") is a licensed bail bondsman in the State of Oklahoma holding license number 100146161.
- 3. Respondent Crum & Forster Indemnity Company ("CFIC") is an insurance company licensed to act as bail surety in the State of Oklahoma holding NAIC number 31348.

FINDINGS OF FACT

1. On or about July 31, 2013, an appearance bond was executed as follows:

Defendant:

Melissa Diane Resendiz

Case Number(s):

CF-2013-305

City/County:

McClain County Court Clerk

Surety:

Crum & Forster Indemnity Company

Bondsman:

Debra Heller

Power Number(s):

C10-70081328

Bond Amount(s):

\$2500

- 2. On October 14, 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 October 21, 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. Heller received a copy of the Order and Judgment of Forfeiture on October 27, 2015.
 - 4. CFIC received a copy of the Order and Judgment of Forfeiture on October 26, 2015.
- 5. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture by Respondents was Tuesday, January 26, 2016.
- 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.
 - 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.
- 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 Debra Heller and Crum & Forester Indemnity Company are <u>each</u> CENSURED and FINED Three Hundred Dollars (\$300.00).

IT IS FURTHER ORDERED that the face amount of the bond forfeiture shall be deposited with the McClain 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 Crum & Forster 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 Crum & Forster Indemnity 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 <u>U''</u> day of February, 2016.

JOHN D. DOAK

INSURANCE COMMISSIONER

STATE OR OKLAHOMA

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 day of February, 2016, to:

CERTIFIED MAIL NO: 7015 0640 0002 7406 6811

Debra Heller 11044 250th St. Blanchard, OK 73010-4161

Crum & Forster Indemnity Company c/o Fairmont Specialty Attn: Dee Evans 10350 Richmond Ave., Suite 300 Houston, TX 77042

CERTIFIED MAIL NO: 7015 0640 0002 7406 6828

Dan R. Byrd

U.S. Postal Service™

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 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. 	A. Signature X
1. Article Addressed to:	D. Is delivery address different from Item 1? Yes
Crum & Forster Indemnity Company c/o Fairmont Specialty Attn: Dee Evans 10350 Richmond Ave., Suite 300 Houston, TX 77042 16-0125-DIS/DRB(mt) (Cond.Adm.Ord. & Notice~2	FEB 1 6 2016
9590 9402 1346 5285 6008 95	3. Service Type
2. Article Number (Transfer from service label) 7015 0640 0002 7406 6828	☐ Collect on Delivery Restricted Delivery ☐ Signature Confirmation™ ☐ Insured Mall ☐ Insured Mall Restricted Delivery (over \$500) ☐ Signature Confirmation ☐ Restricted Delivery
PS Form 3811, July 2015 PSN 7530-02-000-9053	Domestic Return Receipt

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

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
■ 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: OKLAHOM Debra Heller 11044 250TH St. Blanchard, OK 73010-4161 16-0125-DIS/DRB(mt) (Cond.Adm.Ord. & Notice~2-04-16)	A. Signature Agent Addressee B. Received by (Printed Name) C. Date of Delivery C. Date of Delivery Received by (Printed Name) C. Date of Delivery Received by (Printed Name) C. Date of Delivery Received by (Printed Name) Received by (Printed Name) C. Date of Delivery Received by (Printed Name) Re
9590 9402 1346 5285 6009 18	3. Service Type □ Adult Signature □ Adult Signature Restricted Delivery □ Certified Mail Restricted Delivery □ Collect on Delivery □ Collect on Delivery □ Confine Mail Restricted Delivery □ Collect on Delivery
2. Article Number (Transfer from service label) 7015 0640 0002 7406 6811	□ Collect on Delivery Restricted Delivery □ Insured Mall □ Insured Mall Restricted Delivery (over \$500) □ Collect on Delivery Restricted Delivery

Domestic Return Receipt