BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF OKLAHOMA

STATE OF OKLAHOMA		FILED	
STATE OF OKLAHOMA, ex rel. JOHN D. DOAK, Insurance Commissioner, Petitioner, vs.))))	OCT 13 2017 INSURANCE GOMMISSIONE OKLAHOMA	
STEVEN SNYDER, a formerly licensed bail bondsman in the State of Oklahoma,)) CASE NO. 17-0	0695-DIS	
AND AMERICAN CONTRACTORS INDEMNITY CO., an insurance company licensed to act as bail surety in the state of Oklahoma,))))		
Respondents.)		

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 his attorney, Lisa M. Torneten, and alleges and states as follows:

JURISDICTION AND AUTHORITY

- 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. §§ 101-7401, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1341.
- 2. Respondent Steven Snyder ("Snyder") is a formerly licensed bail bondsman in the State of Oklahoma previously holding license number 199984. Snyder's bail bonds license was revoked in a formal administrative hearing on October 27, 2016.
- 3. Respondent American Contractors Indemnity Company ("American Contractors") is an insurance company licensed to act as bail surety in the state of Oklahoma holding NAIC CoCode

10216.

4. Pursuant to 59 O.S. §§ 1310(B) and 1332, in addition to any potential denial, censure, suspension, or revocation, any person violating any provision of the Oklahoma Bail Bond Act 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.

5. Pursuant to 59 O.S. § 1310(B), any bondsman violating a provision of the Bail Bond Act, 59 O.S. §§ 1301-1341, may be subject to a fine of not less than Two Hundred and Fifty Dollars (\$250.00) but not more than Two Thousand and Five Hundred Dollars (\$2,500.00) per violation.

ALLEGATIONS OF FACT

1. On or about January 13, 2015, an appearance bond was executed as follows:

Defendant:

Daphnne S. Winters

Case Number(s):

CF-2017-236

City/County:

Canadian County

Surety:

American Contractors

Bondsman:

Steven Snyder

Power Number(s):

A2-2105369

Bond Amount(s):

\$1,500.00

- 2. Defendant On 4, 2017, the failed CF-2017-236 May to appear in and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued and filed in the case by the Canadian County District Court. A true and correct copy of the Order and Judgment of the Forfeiture in CF-2017-236 was mailed to Respondents on May 11, 2017 with return receipt requested.
- 3. American Contractors received a copy of the Order with the return filed on May 25, 2017.
- 4. Snyder received a copy of the Order with the return filed on May 13, 2017.
- 5. The ninety-first (91st) day after receipt of the Order was August 12, 2017.

6. American Contractors paid the forfeiture in CF-2017-236 to the Canadian County court clerk on October 9, 2017.

ALLEGED VIOLATIONS OF LAW

- 1. Respondents Snyder and American Contractors have failed to comply with 59 O.S. § 1332(D)(1) by failing to return the Defendant within ninety (90) days or remit payment in the face amount of the bond forfeiture within ninety (90) days from the Order of Judgment and Forfeiture in CF-2017-236, which is a violation under 59 O.S. § 1310(A)(2).
- 2. Pursuant to 59 O.S. § 1310(B), any bondsman violating a provision of the Bail Bond Act, 59 O.S. §§ 1301-1341, may be subject to a fine of not less than Two Hundred and Fifty and No/100 Dollars (\$250.00) but not more Two Thousand Five Hundred and No/100 (\$2,500.00) per violation.
- 3. Respondent American Contractors has violated 36 O.S. § 619(A)(1) and (2) by violating the Code and knowingly failing to comply with any lawful rule or order of the Insurance Commissioner. Specifically, Respondent knowingly violated OAC 365:25-5-41(b)(2) and 59 O.S. § 1332.

ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner, subject to the following paragraph, that Snyder and American Contractors are <u>each</u> FINED Five Hundred and No/100 Dollars (\$500.00). The fines are to be paid within thirty (30) days of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless the Respondents request a hearing with respect to the Allegations of Fact set forth above within thirty (30) days of the date of

mailing of this Order, this Order and the penalties set forth above shall become a Final Order on the thirty-first day following the date of mailing this Order. A request for hearing should be in writing addressed to Lisa M. Torneten, Oklahoma Insurance Department, Legal Division, 3625 NW 56th St., Suite 100, Oklahoma City, Oklahoma 73112. The request for hearing must state the grounds for the request to set aside or modify the Order.

Any such hearing shall be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. §§ 250-323. If the Respondents serve a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as notice of the matters to be reviewed at the hearing, and the Allegations of Fact, Alleged Violations of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 13TH day of October, 2017.



JOHN D. DOAK INSURANCE COMMISSIONER STATE OF OKLAHOMA

Lisa M. Torneten

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, Lisa M. Torneten, 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 by certified mail, with postage prepaid and return receipt requested, on this 13TH day of October, 2017 to the following:

Steven Snyder 809 N. Classen Blvd. Oklahoma City, OK 73106

Certified Mail No. 7016 2140 0000 3511 1918

American Contractors Indemnity Company 801 S. Figueroa St. Suite 700 Los Angeles, CA 90017

Certified Mail No. 7016 2140 0000 3511 1925

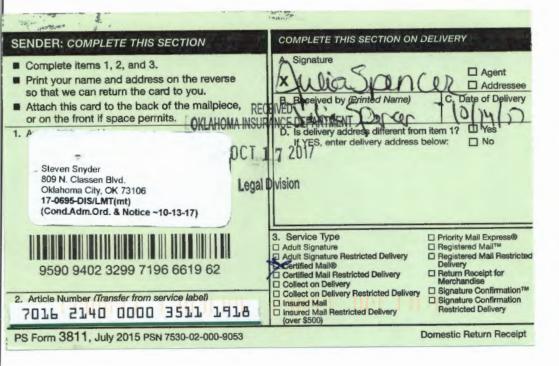
and a copy was delivered to:

Renonda Stogsdill Bail Bonds Division

Lisa M. Torneten

Assistant General Counsel





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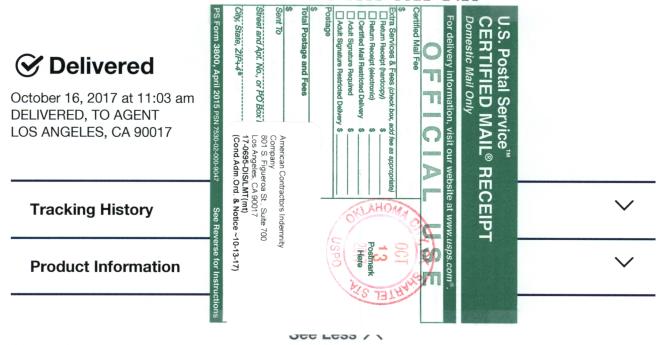
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