

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

FILED

MAR 02 2021

**INSURANCE COMMISSIONER
OKLAHOMA**

STATE OF OKLAHOMA, ex rel. GLEN)
MULREADY, Insurance Commissioner,)
)
Petitioner,)
vs.)
)
STEPHANIE MICHELLE MCNEAL, a licensed)
bail bondsman in the State of Oklahoma,)
)
AND)
)
ROCHE SURETY AND CASUALTY)
COMPANY, INC., an insurance company licensed)
in the State of Oklahoma,)
)
Respondents.

CASE NO. 20-0617-DIS

**CONDITIONAL ADMINISTRATIVE ORDER
AND NOTICE OF RIGHT TO BE HEARD**

COMES NOW the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner,
by and through counsel, Teresa L. Green, and alleges and states as follows:

JURISDICTION

1. Glen Mulready 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. §§ 1301-1340*.

2. Respondent Stephanie Michelle McNeal ("Respondent McNeal") is a licensed bail bondsman in the State of Oklahoma holding license number 3000711458. Respondent McNeal's address of record is 510 N. Hudson, Oklahoma City, OK 73102-3013.

3. Respondent Roche Surety and Casualty Company, Inc. ("Respondent Roche Surety") is an insurance company licensed to act as a bail surety in the State of Oklahoma, SBS

Company Number 44195054. Respondent Roche Surety's address of record is 4107 N. Himes Ave. Fl 2, Tampa, FL 33607.

4. Pursuant to *36 O.S. § 619(A)(1) and (B)*, any insurance company violating any provision of any statute for which the Commissioner has jurisdiction may be subject to a civil penalty of not more than Five Thousand Dollars (\$5,000.00) for each occurrence.

5. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to *59 O.S. §§ 1310 and 1332*.

6. Pursuant to *59 O.S. § 1310(B)*, 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 \$250.00 nor more than \$2,500.00 for each occurrence.

7. If Respondents request a hearing in writing in this matter, pursuant to *OAC 365:1-7-1*, the Insurance Commissioner, pursuant to *59 O.S. § 1311.1*, will appoint an independent hearing examiner who shall sit as a quasi-judicial officer and preside over the hearing requested by Respondent.

8. The Insurance Commissioner, pursuant to *OAC 365:1-7-5*, upon written request reasonably made by a person affected by the hearing and at such person's expense, shall cause a full stenographic record of the proceedings to be made by a competent court reporter.

FINDINGS OF FACT

9. On or about January 29, 2020, an appearance bond was filed as follows:

Defendant:	Melvin Benjamin Nixon
Case Number(s):	CM-2019-0652
City/County:	Oklahoma County
Surety:	Roche Surety and Casualty Company
Bondsman:	Stephanie McNeal
Power Number(s):	AB19-138748
Bond Amount(s):	\$2,000.00

10. On or about June 26, 2020, the Defendant failed to appear in CM-2019-0652. An Order and Judgment of Forfeiture was issued in CM-2019-0652 on or about July 10, 2020, by the Oklahoma County District Court. A true and correct copy of the Order and Judgment of Forfeiture was mailed to Respondent McNeal and Respondent Roche Surety with return receipt requested within thirty (30) days after the Order's filing.

11. Respondent McNeal was mailed a copy of the Order and Judgement of Forfeiture in CM-2019-0652 on or about July 10, 2020.

12. Respondent Roche Surety received a copy of the Order and Judgment of Forfeiture in CM-2019-0652 on or about July 13, 2020.

13. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture was October 12, 2020.

14. The forfeiture in CM-2019-0652 was paid on or about November 2, 2020.

15. On or about January 29, 2020, an appearance bond was filed as follows:

Defendant:	Melvin Benjamin Nixon
Case Number(s):	CM-2018-1989
City/County:	Oklahoma County
Surety:	Roche Surety and Casualty Company
Bondsman:	Stephanie McNeal
Power Number(s):	AB19-138749
Bond Amount(s):	\$5,000.00

16. On or about June 26, 2020, the Defendant failed to appear in CM-2018-1989. An

Order and Judgment of Forfeiture was issued in CM-2018-1989 on or about July 10, 2020, by the Oklahoma County District Court. A true and correct copy of the Order and Judgment of Forfeiture was mailed to Respondent McNeal and Respondent Roche Surety with return receipt requested within thirty (30) days after the Order's filing.

17. Respondent McNeal was mailed a copy of the Order and Judgment of Forfeiture in CM-2018-1989 on or about July 10, 2020.

18. Respondent Roche Surety received a copy of the Order and Judgment of Forfeiture in CM-2018-1989 on or about July 13, 2020.

19. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture was October 12, 2020.

20. The forfeiture in CM-2018-1989 was paid on or about November 2, 2020.

21. Forfeiture was not timely paid in CM-2019-0652 nor CM-2018-1989, and the defendant was not timely returned to custody in CM-2019-0652 nor CM-2018-1989.

CONCLUSIONS OF LAW

22. Respondent McNeal violated *59 O.S. § 1310(A)(2) and (28)* on two (2) occasions, by failing to return the Defendant to custody 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 in accordance with the provisions of *59 O.S. § 1332* and *OAC 365:25-5-40* and *365:25-5-41*.

23. Respondent Roche Surety violated *36 O.S. § 619(A)(2)* and *59 O.S. § 1310(A)(2)* on two (2) occasions, by failing to return the Defendant to custody 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 Judgement of Forfeiture in accordance with the provisions of 59 O.S. § 1332 and OAC 365:25-5-10 and 365:25-5-41.

ORDER

IT IS THEREFORE ORDERED that Respondent McNeal and Respondent Roche Surety are each **FINED \$500.00**. The fines are to be paid within 30 days of the date of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department.

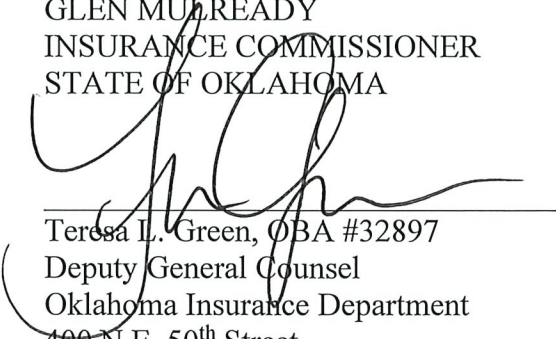
IT IS FURTHER ORDERED, ADJUDGED AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless either Respondent requests a hearing with respect to the Findings of Fact set forth above within thirty (30) days of the date of this Conditional Order, the penalties set forth above shall become a Final Order on the thirty-first (31st) day following the date of mailing this Order. A request for hearing should be in writing and addressed to Teresa L. Green, Oklahoma Insurance Department, Legal Division, 400 N.E. 50th Street, Oklahoma City, OK 73105. The request for hearing must state the grounds for the request to set aside or modify the Order.

Any such hearing will be conducted according to the procedures for contested cases under the Insurance Code and 75 O.S. § 250 *et seq.* If the Respondent serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order will act as notice of the matters to be reviewed at the hearing, and the Findings of Fact, Conclusions of Law, and penalties imposed in this Conditional Order will be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 2nd day of March, 2021.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Teresa L. Green, OBA #32897
Deputy General Counsel
Oklahoma Insurance Department
400 N.E. 50th Street
Oklahoma City, OK 73105
Tel. (405) 521-6654
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 by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 21st day of March, 2021, to:

Stephanie Michelle McNeal
510 N. Hudson
Oklahoma City, OK 73102-3013

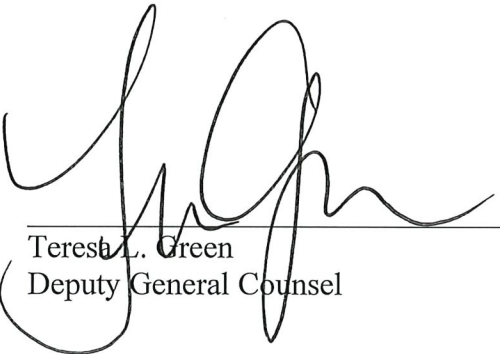
CERTIFIED MAIL NO. **9214 8902 0982 7500 0351 54**

Roche Surety and Casualty Company, Inc.
4107 N. Himes Ave. Fl 2
Tampa, FL 33607

CERTIFIED MAIL NO. **9214 8902 0982 7500 0351 61**

and a copy was delivered to:

Bail Bonds Division



Teresh L. Green
Deputy General Counsel



**OKLAHOMA
INSURANCE
DEPARTMENT**

Legal Division
Insurance Commissioner Glen Mulread
400 NE 50th Street
Oklahoma City, OK 73105

[Handwritten signature]

CERTIFIED MAIL™

USPS CERTIFIED MAIL



9214 8902 0982 7500 0351 54

STEPHANIE MICHELLE MCNEAL
510 N HUDSON AVE
OKLAHOMA CITY OK 73102-3013

EOPOST

03/02/2021

FIRST-CLASS MAIL

US POSTAGE **\$006.55**



ZIP 73105
041M11455007

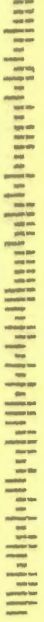
RECEIVED
OKLAHOMA INSURANCE DEPARTMENT
MAR 12 2021
MAILROOM

20-067-015

NIXIE 731 DE 1 0103/09/21

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 73105181600 *0529-05928-02-42



7312851816



Date Produced: 03/15/2021

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0351 54. Our records indicate that this item was delivered on 03/12/2021 at 10:23 a.m. in OKLAHOMA CITY, OK 73105. The scanned image of the recipient information is provided below.

Signature of Recipient :

SF 5.6
C#14

Address of Recipient :

4405 S. 1st

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

STEPHANIE MICHELLE MCNEAL
510 N HUDSON AVE
OKLAHOMA CITY OK 73102-3013

Customer Reference Number: C2550786.14665424

Return Reference Number SMS/20-0617-DIS (TLG)/Cond Ord

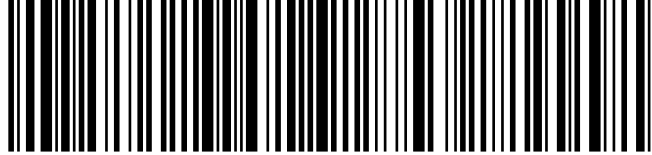
**Return address:**

OKLAHOMA INSURANCE DEPARTMENT
5 CORPORATE PLAZA
OKLAHOMA CITY, OK 73112

**Recipient address:**

STEPHANIE MICHELLE MCNEAL
510 N HUDSON AVE
OKLAHOMA CITY OK 73102-3013

MAILING DATE: 03/02/2021
DELIVERY DATE: 03/12/2021

USPS CERTIFIED MAIL

9214 8902 0982 7500 0351 54

USPS Tracking Label Number: 9214 8902 0982 7500 0351 54

USPS Tracking History	Location	Date / Time
PRE-SHIPMENT INFO SENT USPS AWAITS ITEM	OKLAHOMA CITY,OK 73105	03/02/2021 15:41
SHIPMENT RECEIVED ACCEPTANCE PENDING	OKLAHOMA CITY,OK 73118	03/02/2021 16:05
ORIGIN ACCEPTANCE	OKLAHOMA CITY,OK 73105	03/02/2021 20:13
PROCESSED THROUGH USPS FACILITY	OKLAHOMA CITY,OK 73107	03/02/2021 21:28
PROCESSED THROUGH USPS FACILITY	OKLAHOMA CITY,OK 73107	03/03/2021 02:23
DEPART USPS FACILITY	OKLAHOMA CITY,OK 73107	03/03/2021 09:14
FORWARD EXPIRED	OKLAHOMA CITY,OK 73102	03/03/2021 09:57
PROCESSED THROUGH USPS FACILITY	OKLAHOMA CITY,OK 73107	03/06/2021 21:09
PROCESSED THROUGH USPS FACILITY	OKLAHOMA CITY,OK 73107	03/09/2021 20:21
PROCESSED THROUGH USPS FACILITY	OKLAHOMA CITY,OK 73107	03/10/2021 17:17
PROCESSED THROUGH USPS FACILITY	OKLAHOMA CITY,OK 73107	03/11/2021 21:26
PROCESSED THROUGH USPS FACILITY	OKLAHOMA CITY,OK 73107	03/12/2021 01:15
RETURN TO SENDER TO ORIGINAL SENDER	OKLAHOMA CITY,OK 73105	03/12/2021 10:23

CASE NUMBER: 20-0617-DIS

DEPARTMENT: LEGAL/TLG

SENDER: SMS

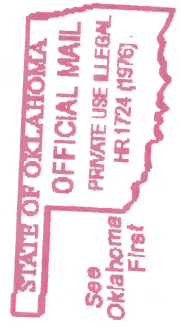
CUSTOM 4: CONDITIONAL ADMINISTRATIVE ORDER & NOTICE OF RIGHT TO BE HEARD



**OKLAHOMA
INSURANCE
DEPARTMENT**

Legal Division
Insurance Commissioner Glen Mulready
400 NE 50th Street
Oklahoma City, OK 73105

RETURN
SERVICE
REQUESTED

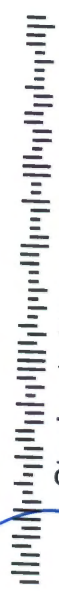


neopost[®]
03/03/2021
US POSTAGE \$000.42⁸



ZIP 73111
041L12204360

20-067-0F



Stephanie Michelle McNeal
510 N. Hudson
OKC, OK 73102-3013

NIXIE 731 FC 1276 0003/06/21

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 73105181608 *0557-00179-06-26

AR45N4B 731053E816

UTF
AR45N4B 731053E816

Track Another Package +

Tracking Number: 9214890209827500035161

Remove X

Your package will arrive later than expected, but is still on its way. It is currently in transit to the next facility.

USPS Tracking Plus™ Available ✓

In Transit, Arriving Late

March 11, 2021

Get Updates ✓

Feedback

Text & Email Updates	✓
Return Receipt Electronic	✓
Tracking History	^
<div>March 11, 2021</div> <div>In Transit, Arriving Late</div> <div>Your package will arrive later than expected, but is still on its way. It is currently in transit to the next facility.</div>	

Feedback

March 7, 2021, 6:36 pm
Departed USPS Destination Facility
TAMPA, FL 33630

March 7, 2021, 8:50 am
Arrived at USPS Destination Facility
TAMPA, FL 33630

March 3, 2021, 9:14 am
Departed USPS Regional Facility
OKLAHOMA CITY OK DISTRIBUTION CENTER

March 2, 2021, 9:28 pm
Arrived at USPS Regional Origin Facility
OKLAHOMA CITY OK DISTRIBUTION CENTER

March 2, 2021, 8:13 pm
Accepted at USPS Origin Facility
OKLAHOMA CITY, OK 73105

March 2, 2021, 4:05 pm
Shipment Received, Package Acceptance Pending
OKLAHOMA CITY, OK 73118

March 2, 2021
Pre-Shipment Info Sent to USPS, USPS Awaiting Item

USPS Tracking Plus™



Product Information



See Less ^

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs

Feedback