

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

FILED

FEB 04 2021

INSURANCE COMMISSIONER
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN
MULREADY, Insurance Commissioner,

Petitioner,

vs.

Case No. 21-0026-DIS

MICHAEL CAMBPELL, a licensed bail
bondsman in the State of Oklahoma,

AND

UNITED STATES FIRE INSURANCE CO., an
insurance company licensed to act as a 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. Glen Mulready, Insurance Commissioner, by and through counsel, Kayla M. Rochelle, 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 Michael Campbell ("Respondent Campbell") is a licensed bail bondsman in the State of Oklahoma holding license #100133998. Respondent Campbell's address of record is 480 24th Ave NW Ste 110, Norman, Oklahoma 73069-6564.

3. Respondent United States Fire Insurance Company ("Respondent U.S. Fire") is an insurance company licensed to act as a bail surety in the State of Oklahoma holding NAIC

#21113. Respondent U.S. Fire's address of record is P.O. Box 2807. Houston, Texas 77252.

4. 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*.

ALLEGATIONS OF FACT

5. On or about May 13, 2020, an appearance bond was executed as follows:

Defendant:	Eva Nicole Mason
Case Number(s):	CF-2020-3485
City/County:	Oklahoma County
Surety:	United States Fire Insurance Company
Bondsman:	Michael Campbell
Power Number(s):	U5-20929454
Bond Amount(s):	\$3,000.00

6. On or about July 30, 2020, the Defendant failed to appear, and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued on or about August 13, 2020 by the Oklahoma County District Court. A true and correct copy of the Order and Judgment of Forfeiture was mailed to Respondent Campbell and Respondent U.S. Fire with return receipt requested within thirty (30) days after the Order's filing.

7. Respondent Campbell received a copy of the Order and Judgment of Forfeiture on or about August 17, 2020.

8. Respondent U.S. Fire received a copy of the Order and Judgment of Forfeiture on or about August 17, 2020.

9. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture was November 16, 2020.

10. The forfeiture was not timely paid, and the Defendant was not timely returned to custody.

ALLEGED VIOLATIONS OF LAW

11. Respondent Campbell violated *59 O.S. §§ 1310(A)(2) and (A)(28)* 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 Okla. Admin. Code §§ *365:25-5-40(b)* and *365:25-5-41*.

12. Respondent U.S. Fire violated *36 O.S. § 619* by failing to comply with Okla. Admin. Code § *365:25-5-40* and § *365:25-5-41(b)(2)* and as also required by *59 O.S. §1332*.

13. Pursuant to *59 O.S. § 1310(A)*, the Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued pursuant to the Oklahoma Bail Bond Act.

14. 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 Two Hundred Fifty Dollars (\$250.00) nor more than Two Thousand Five Hundred Dollars (\$2,500.00) for each occurrence.

15. Pursuant to *36 O.S. § 618*, 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.

ORDER

IT IS THEREFORE ORDERED that Respondent Campbell and Respondent U.S. Fire are **each FINED Five Hundred Dollars (\$500.00)**. The fines are to be paid within **thirty (30) days of the date of this Conditional Administrative Order** and made payable to the Oklahoma Insurance Department.

IT IS FURTHER ORDERED that the face amount of the bond forfeiture shall be deposited with the Oklahoma County District Court Clerk within thirty (30) days of receipt of this Order, should the Court Clerk show the bond outstanding. Failure to do so shall result in Respondent Campbell's license being suspended and **CANCELLATION** of U.S Fire'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 U.S. Fire.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED by the Insurance Commissioner that this Order is a Conditional Order. Unless either Respondent Campbell or Respondent U.S. Fire requests a hearing with respect to the Allegations of Fact set forth above within **thirty (30) days of the date of mailing of this Conditional Order**, the penalties set forth above will become a **Final Order** on the thirty-first (31st) day following the date of mailing of this Order. A request for hearing should be in writing and addressed to Kayla M. Rochelle, Oklahoma Insurance Department, Legal Division, 400 NE 50th Street, Oklahoma City, Oklahoma 73105. The request for hearing must state the grounds for the request to set aside or modify this Conditional Order and must be served on the Oklahoma Insurance Department within the thirty (30) days allotted. Upon such request, a hearing shall be conducted before an independent hearing examiner.

The hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 *et seq.*, the Oklahoma Bail Bond Act, 59 O.S. §§ 1301 *et seq.* and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250 *et seq.* If either Respondent Campbell or Respondent U.S. Fire serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order shall act as a 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 3rd day of February 2021.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

s/ Kayla M. Rochelle

Kayla M. Rochelle, OBA #34014
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th Street
Oklahoma City, OK 73105
Telephone: (405) 521-2746
Facsimile: (405) 522-0125
Email: Kayla.Rochelle@oid.ok.gov

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 first-class regular mail, certified mail, with postage prepaid and return receipt requested, and electronic mail on this 4th day of February 2021 to:

Michael Campbell
480 24th Ave NW
Ste 110
Norman, OK 73069-6564

CERTIFIED MAIL NO. 7020 2450 0000 1482 7554

Michael Campbell
115 S. Peters Ave
Ste 6
Norman, OK 73069-6047

CERTIFIED MAIL NO. 7020 2450 0000 1482 7561

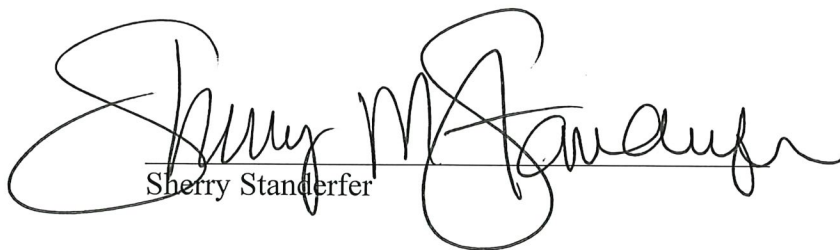
soonercampbell@icloud.com

United States Fire Insurance Co.
P.O. Box 2807
Houston, TX 77252

CERTIFIED MAIL NO. 7020 2450 0000 1482 7578

and a copy was delivered to:

Bail Bonds Division


Sherry Standerfer

Sherry Standerfer

From: Microsoft Outlook
To: Soonercampbell@icloud.com
Sent: Sunday, February 7, 2021 6:38 PM
Subject: Relayed: St v. US Fire Ins Co & Michael Campbell

Delivery to these recipients or groups is complete, but no delivery notification was sent by the destination server:

Soonercampbell@icloud.com (Soonercampbell@icloud.com)

Subject: St v. US Fire Ins Co & Michael Campbell



**OKLAHOMA
INSURANCE
DEPARTMENT**

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

CERTIFIED MAIL®



7020 2450 0000 1482 7554

FIRST-CLASS MAIL

OKLAHOMA CITY OK 73105

02/04/2021

US POSTAGE

\$007.65

ZIP 73105
041M11455007

RECEIVED

OKLAHOMA INSURANCE DEPARTMENT

FEB 08 2021

MAIL ROOM

Michael Campbell
480 24th Ave. NW, Suite 110
Norman, OK 73069-6564

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Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/>	Return Receipt (hardcopy)	\$
<input type="checkbox"/>	Return Receipt (electronic)	\$
<input type="checkbox"/>	Certified Mail Restricted Delivery	\$
<input type="checkbox"/>	Adult Signature Required	\$
<input type="checkbox"/>	Adult Signature Restricted Delivery	\$

Postage

Total Postage and Fees

Sent To

Street and Apt. No., or PO Box

City, State, ZIP+4®

Michael Campbell
480 24th Ave. NW, Suite 110
Norman, OK 73069-6564
SMS/21-0026-DIS (KMR)/Cond Ord.

PS Form 3800, April 2015 PSN

ANK
73105-1816

NIXIE 731 FE 1700 0002/06/21
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 73105181600 *1057-00347-04-39

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☐ Return Receipt (hardcopy)

☐ Return Receipt (electronic)

☐ Certified Mail Restricted Delivery

☐ Adult Signature Required

☐ Adult Signature Restricted Delivery

Postage

Total Postage and Fees

Sent To

Street and Apt. No., or PO Box

City, State, ZIP+4[®]

PS Form 3800, April 2015 PSN

Michael Campbell
115 S. Peters Ave., Suite 6
Norman, OK 73069-6047
SMS/21-0026-DIS (KMR)/Cond Ord.



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:

Michael Campbell
115 S. Peters Ave., Suite 6
Norman, OK 73069-6047
SMS/21-0026-DIS (KMR)/Cond Ord.



9590 9402 6215 0265 2899 67

2. Article Number (Transfer from service label)

7020 2450 0000 1482 7561

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent

B. Received by (Printed Name) ☐ Addressee

C. Date of Delivery 2-5-21

D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below:

FEB 08 2021
OKLAHOMA INSURANCE
Legal Division

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail[®]
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Priority Mail Express[®]
- ☐ Registered Mail[™]
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation[™]
- ☐ Signature Confirmation Restricted Delivery

Mail Restricted Delivery

Domestic Return Receipt

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:

United States Fire
Insurance Company
P.O. Box 2807
Houston, TX 77252
SMS/21-0026-DIS (KMR)/Cond Ord.



9590 9402 6215 0265 2899 50

2. Article Number (Transfer from service label)

7020 2450 0000 1482 7578

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent

B. Received by (Printed Name) ☐ Addressee

C. Date of Delivery 2/23/21

D. Is delivery address different from item 1? ☐ Yes ☒ No

If YES, enter delivery address below:

MAR 01 2021
OKLAHOMA INSURANCE
Legal Division

3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail[®]
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery
- ☐ Collect on Delivery Restricted Delivery
- ☐ Priority Mail Express[®]
- ☐ Registered Mail[™]
- ☐ Registered Mail Restricted Delivery
- ☐ Signature Confirmation[™]
- ☐ Signature Confirmation Restricted Delivery

Mail Restricted Delivery

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U.S. Postal ServiceTM
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OFFICIAL USE

Certified Mail Fee

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy)

☐ Return Receipt (electronic)

☐ Certified Mail Restricted Delivery

☐ Adult Signature Required

☐ Adult Signature Restricted Delivery

Postage

Total Postage and Fees

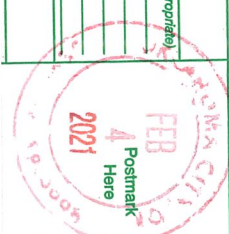
Sent To

Street and Apt. No., or PO Box

City, State, ZIP+4[®]

PS Form 3800, April 2015 PSN

United States Fire
Insurance Company
P.O. Box 2807
Houston, TX 77252
SMS/21-0026-DIS (KMR)/Cond Ord.





**OKLAHOMA
INSURANCE
DEPARTMENT**

Legal Division

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

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Legal Division

Michael Campbell
480 24th Ave. NW, Suite 110
Norman, OK 73069-6564

210026015

AN K
73105-10816

NIXIE 731 FE 1270 0002/07/21
RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD
BC: 73105181600 *0557-01025-07-20