

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 (91<sup>st</sup>) 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 (31<sup>st</sup>) 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 50<sup>th</sup> 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 3<sup>rd</sup> 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 50<sup>th</sup> 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 4<sup>th</sup> 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

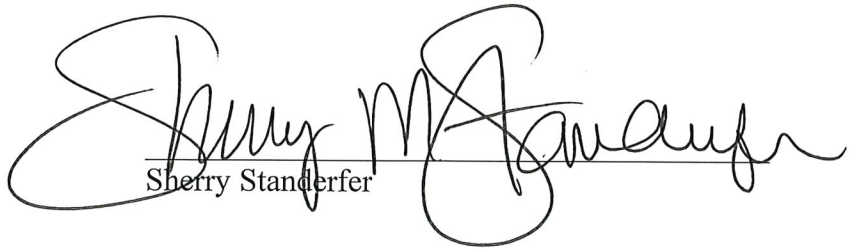
[soonerccampbell@icloud.com](mailto:soonerccampbell@icloud.com)

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

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**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](mailto:Soonercampbell@icloud.com) ([Soonercampbell@icloud.com](mailto:Soonercampbell@icloud.com))

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







