

BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA

**FILED**  
JAN 05 2024  
INSURANCE COMMISSIONER  
OKLAHOMA

STATE OF OKLAHOMA, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
vs. )  
 )  
LLOYD SIMMONS, a professional bail )  
bondsman licensed in the State of Oklahoma, )  
 )  
AMERICAN SURETY COMPANY, an )  
insurance company licensed to act as a bail )  
surety in the State of Oklahoma, )

CASE NO. 23-0563-DIS

**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, Julie Reding, 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. §§ 101-7402, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1341.
2. Respondent Lloyd Simmons (“Respondent Simmons”), Alias Scotty’s Bail Bonds, is a licensed bail bondsman in the State of Oklahoma holding license number 100285456. Respondent’s address of record is 902 S. Randall Avenue, Elk City, OK, 73644.
3. Respondent American Surety Company (“Respondent ASC”) is an insurance company licensed to act as a bail surety in the State of Oklahoma holding license number 13285. Respondent ASC’s address of record is 250 E. 96<sup>th</sup> Street, STE. 202, Indianapolis, IN, 46240.

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.
5. 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 but not more than \$2,500.00 for each violation.
6. 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.
7. The Insurance Commissioner, pursuant to OAC 365:1-7-5, upon written request reasonably made by a person affected by the hearing and as such person's expense, shall cause a full stenographic record of the proceedings to be made by a competent court reporter.

#### **FINDINGS OF FACT**

8. On or about May 5, 2023, an appearance bond was executed as follows:

Defendant:	Lawrence Buffalomeat
Case Number(s):	CM-2022-00140
City/County:	Blaine County
Surety:	American Surety Company
Bondsman:	Lloyd Simmons
Power Number(s):	AS5 1441712
Bond Amount(s):	\$1,000

9. On or about May 5, 2023, the Defendant failed to appear in the matter of CM-2022-00140. An Order of Judgement of Forfeiture was issued in CM-2022-00140 by the Blaine County District Court on or about May 5, 2023.
10. On or about May 5, 2023, a true and correct copy of the Order and Judgment of Forfeiture

was mailed to Respondents at the addresses of record with return receipt requested within thirty (30) days after the Order's filing.

11. On or about May 9, 2023, a copy of the Order and Judgement of Forfeiture in CM-2022-00140 was received by Respondent Simmons.

12. On or about May 9, 2023, a copy of the Order and Judgement of Forfeiture in CM-2022-00140 was received by Respondent ASC.

13. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture was August 8, 2023.

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

15. The forfeiture was paid on September 1, 2023, and the defendant was not timely returned to custody.

16. On or about May 5, 2023, a **second** appearance bond was executed as follows:

Defendant:	Lawrence Buffalomeat
Case Number(s):	CF-2022-00093
City/County:	Blaine County
Surety:	American Surety Company
Bondsman:	Lloyd Simmons
Power Number(s):	AS15 601998
Bond Amount(s):	\$10,000

17. On or about May 5, 2023, the Defendant failed to appear in the matter of CF-2022-00093. An Order of Judgement of Forfeiture was issued in CF-2022-00093 by the Blaine County District Court on or about May 5, 2023.

18. On or about May 5, 2023, a true and correct copy of the Order and Judgement of Forfeiture was mailed to Respondents at the addresses of record with return receipt requested within thirty (30) days after the Order's filing.

19. On or about May 9, 2023, a copy of the Order and Judgement of Forfeiture was received



by Respondent Simmons.

20. On or about May 15, a copy of the Order and Judgement of Forfeiture was received by Respondent ASC.

21. The ninety-first (91<sup>st</sup>) day after the receipt of the Order and Judgement of Forfeiture was August 8, 2023.

22. The defendant was not timely returned to custody and the forfeiture was not timely paid.

23. The forfeiture was paid on September 7, 2023, and the defendant was not timely returned to custody.

### CONCLUSIONS OF LAW

24. Respondents have violated 59 O.S. § 1310(A)(2) and (28), by failing to return the Defendant to custody within ninety (90) days or remit payment in the face amount of the two separate bond forfeitures in cases CM-2022-00140 and CF-2022-00093 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.

25. Pursuant to 59 O.S. § 1310(B), any person violating any provision of the Oklahoma Bail Bond Act, 59 O.S. § 1301 *et seq.*, may be subject to a civil penalty of not less than \$250.00 but not more than \$2,500.00 for each violation.

### ORDER

**IT IS THEREFORE ORDERED** by the Insurance Commissioner that Respondent Simmons and Respondent American Surety Company are **each FINED** Five Hundred Dollars (\$500.00). The fine shall be paid within thirty (30) days of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department located at 400 N.E. 50th Street, Oklahoma City, Oklahoma 73105. Failure to comply with a proper order of the Commissioner

will result in further administrative action.

**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 Julie Reding, 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 the Order and must be served on the Oklahoma Insurance Department within the 30 days allotted. The proceedings on such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, 36 O.S. §§ 101 et seq., and the Oklahoma Administrative Procedures Act, 75 O.S. §§ 250 through 324. If Respondent Simmons or Respondent ASC serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order will act as a 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 shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 5<sup>th</sup> day of January 2021.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Julie Reding  
Julie Reding, OBA #15522  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma 73105  
Tel. (405) 521-2746

**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 sent via e-mail and by certified mail, with postage prepaid and return receipt requested, on this 5<sup>th</sup> day of January 2024.to:

**CERTIFIED MAIL NO:**  
9214 8902 0982 7500 0590 37


Lloyd Simmons, Alias Scotty's Bail Bonds  
902 S. Randall Avenue  
Oklahoma City, Oklahoma 73106  
[Insimmons42@yahoo.com](mailto:Insimmons42@yahoo.com)

**CERTIFIED MAIL NO:**  
9214 8902 0982 7500 0590 44

American Surety Company  
250 E. 96<sup>th</sup> Street, STE. 202  
Indianapolis, IN 46240  
[plongstreth@usc-usi.com](mailto:plongstreth@usc-usi.com)

and a copy was delivered to:

cc: Bail Bonds Division

  
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Julie Reding  
Assistant General Counsel