

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

FILED

APR 04 2024

STATE OF OKLAHOMA, ex rel. GLEN)
 MULREADY, Insurance Commissioner,)
)
 Petitioner,)
 vs.)
)
 KEVIN CROUCH, a professional bail)
 bondsman licensed in the State of Oklahoma,)
)
 GEORGE WAYNE HOLDER, a multi-county)
 agent bondsman licensed to act as a bail surety)
 in the State of Oklahoma,)
)
 Respondents.)

**INSURANCE COMMISSIONER
OKLAHOMA**

CASE NO. 23-0805-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, 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. §§ 101-7401, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1341.
2. Respondent Kevin Crouch (“Respondent Crouch”) is a licensed bail bondsman in the State of Oklahoma holding license number 80776. Respondent’s address of record is 211 N. 4th Avenue, Durant, OK 74701-4353.
3. Respondent George Wayne Holder (“Respondent Holder”) is a multi-county agent bondsman licensed to act as a bail surety in the State of Oklahoma holding license number 89055. Respondent Holder’s address of record is P.O. Box 518, Hugo, OK 74743-0518.
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 nor more than \$2,500.00 for each occurrence.

6. If either Respondent requests 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 August 18, 2023, an appearance bond was executed as follows:

Defendant:	Carl Thomas Niblett
Case Number(s):	CF-2023-282
City/County:	Garvin County
Surety:	George Wayne Holder
Bondsman:	Kevin Crouch
Power Number(s):	37446-10
Bond Amount(s):	\$5,000.00

9. On or about September 8, 2023, the Defendant failed to appear, and the bond was declared forfeited. The Garvin County District Court issued an Order and Judgment of Forfeiture on or about September 8, 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.

10. On or about September 13, 2023, a copy of the Order and Judgement of Forfeiture was mailed to Respondents.

11. On or about September 18, 2023, a copy of the Order and Judgement of Forfeiture was received by Respondent Crouch.

12. On or about September 18, 2023, a copy of the Order and Judgement of Forfeiture was received by Respondent Holder.

13. The ninety-first (91st) day after receipt of the Order and Judgment of Forfeiture was December 18, 2023. The defendant was not timely returned to custody and the forfeiture was not paid.

14. On or about January 5, 2024, the forfeiture was untimely paid and the defendant was not timely returned to custody.

CONCLUSIONS OF LAW

1. 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 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.

2. Pursuant to 59 O.S. § 1310(B), Respondents may be subject to civil penalties of not less than \$250.00 but not more than \$2,500.00 for each violation.

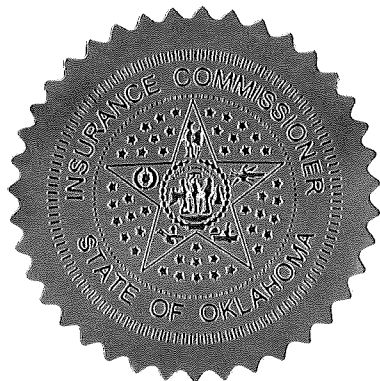
ORDER

IT IS THEREFORE ORDERED by the Insurance Commissioner that **each Respondent is FINED Two Hundred Fifty Dollars (\$250.00)**. 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 Respondents request 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 will 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 Crouch or Respondent Holder 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 4th day of April 2024.



GLEN MULREADY
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

Julie Reding
Julie Reding, OBA No. 15522
Assistant General Counsel
Oklahoma Insurance Department
400 NE 50th 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, regular mail and by certified mail, with postage prepaid and return receipt requested, on this 4th day of April 2024, to:

Kevin Crouch
211 N. 4th Avenue
Durant, OK 74701-4353

kevincrouch19@gmail.com
CERTIFIED MAIL

9589 0710 5270 0154 8792 38

and a copy was delivered to:

cc: Bail Bonds Division

George Wayne Holder

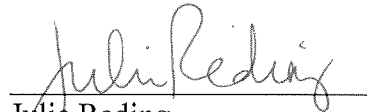
P.O. Box 518

Hugo, OK 74743-0518

wayneholder@sbcglobal.net

CERTIFIED MAIL

9589 0710 5270 0154 8792 45



Julie Reding

Assistant General Counsel

OBA No. 15522