

MAY 2 2006

DEPT OF INSURANCE  
BY 

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of: )  
)  
JOSEPH MARTIN CASADOS, dba, )  
NORTHERN ARIZONA BAIL BONDS )  
)  
Respondent. )  
\_\_\_\_\_ )

No. 06A-068-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Joseph Martin Casados ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

1. Respondent is, and was at all material times licensed as a resident bail bond agent, Arizona license number 147124, which license expires June 30, 2008.
2. Respondent does business as Northern Arizona Bail Bonds.
3. The Department received information that between February 7, 2003 and March 4, 2006, Respondent failed to maintain a proper daily bond register and failed to deliver properly executed receipts to his clients.
4. The Department received information that between February 7, 2003 and March 4, 2006, Respondent failed to keep collateral separate and apart from his personal funds, assets or property.
5. On or about August 22, 2005, Rebecca Erovick deposited \$1,000.00 premium down payment with Respondent to post bail for Fred Schultz . On August 26, 2005, Schultz

1 was released from jail and as no formal charges were filed, no longer required a bail bond.  
2 Respondent had not yet posted the bond. On or about August 28, 2005, Erovick requested  
3 that Respondent return her premium down payment. On or about March 10, 2006,  
4 Respondent issued a premium refund check, number 1003, to Rebecca Erovick in the amount  
5 of \$1,000.00. On March 22, 2006, Erovick attempted to negotiate the check. The bank  
6 rejected the check due to insufficient funds. On March 27, Respondent purchased a  
7 Cashier's Check, number 005370728, made payable to Rebecca Erovick in the amount of  
8 \$1,000.00.

### 9 **CONCLUSIONS OF LAW**

- 10 1. The Director has jurisdiction over this matter.
- 11 2. Respondent's conduct as described above constitutes the failure to hold  
12 collateral in a fiduciary capacity separate and apart from any other funds, assets or property  
13 within the meaning of A.A.C. R20-6-601(E)(4)(a).
- 14 3. Respondent's conduct as described above constitutes demonstrating  
15 incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this  
16 state or elsewhere within the meaning of A.R.S. §20-295(A)(8).
- 17 4. Respondent's conduct as described above constitutes the failure to maintain a  
18 proper daily bond register within the meaning of A.R.S. §20-340.01(D).
- 19 5. Respondent's conduct as described above constitutes the failure to deliver  
20 properly executed receipts within the meaning of A.A.C. R20-6-601(E)(3)(b).
- 21 6. Grounds exist for the Director to suspend, revoke, or refuse to renew  
22 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to  
23 A.R.S. §§20-295(A)&(F).

1 **ORDER**

2 IT IS HEREBY ORDERED THAT Respondent's bail bond agent license is revoked effective  
3 immediately upon entry of this Order.

4 DATED AND EFFECTIVE this 2<sup>nd</sup> day of May, 2006.

5   
6 \_\_\_\_\_  
7 CHISTINA URIAS  
8 Director of Insurance

9 **CONSENT TO ORDER**

10 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
11 and Order.

12 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,  
13 and admits the foregoing Findings of Fact and consents to the entry of the foregoing  
14 Conclusions of Law and Order.

15 3. Respondent is aware of his right to notice and a hearing at which he may be  
16 represented by counsel, present evidence and examine witnesses. Respondent irrevocably  
17 waives his right to such notice and hearing and to any court appeals relating to this Consent  
18 Order.

19 4. Respondent states that no promise of any kind or nature whatsoever, except as  
20 expressly contained in this Consent Order, was made to him to induce him to enter into this  
21 Consent Order and that he has entered into this Consent Order voluntarily.

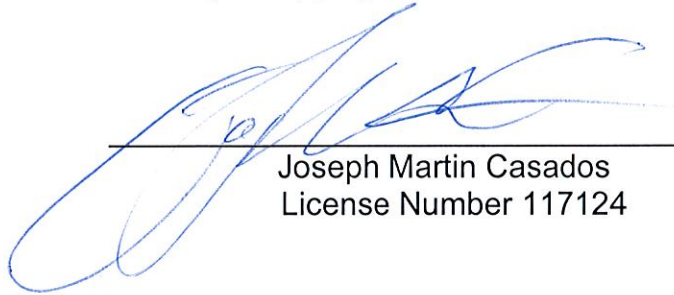
22 5. Respondent acknowledges that the acceptance of this Consent Order by the  
23 Director is solely to settle this matter against him and does not preclude any other agency,  
officer, or subdivision of this state from instituting civil or criminal proceedings as may be



1 appropriate now or in the future nor does it preclude the Department from instituting  
2 proceedings not related to this matter as may be appropriate now or in the future.

3  
4 4-17-06

Date



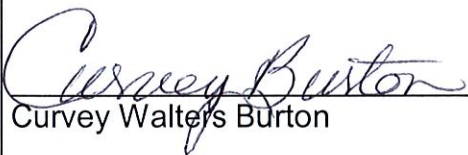
Joseph Martin Casados  
License Number 117124

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7  
8 COPIES of the foregoing mailed/delivered  
9 this 2nd day of May, 2006, to:

10 Joseph M. Casados  
11 Northern Arizona Bail Bonds  
12 602 E. Butler  
13 Flagstaff, AZ 86001

14 Joseph M. Casados  
15 3316 Debbie Street  
16 Flagstaff, AZ 86001

17 Mary E. Kosinski, Exec. Assistant for Reg. Affairs  
18 Catherine M. O'Neil, Consumer Legal Affairs Officer  
19 Terry Cooper, Assistant Director  
20 Steve Fromholtz, Licensing Supervisor  
21 Arnold Sniegowski, Investigations Supervisor  
22 Mark Denman, Investigator  
23 Department of Insurance  
2910 North 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018

24  
25   
Curvey Walters Burton