

AUG 29 2006

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY pas

In the Matter of: )

RICHARD WILLIAM GARCIA AND )  
GARCIA BAIL BONDS, INC. )

Respondent. )

No. 06A-176-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Richard William Garcia , ("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 was not licensed, at all material times, as a bail bond agent.
2. Respondent was not exempt from licensure as a bail bond agent.
3. Between October 20, 2004 and August 16, 2006, Respondent transacted bail bonds business without a license.
4. On August 16, 2006, Respondent attempted to sell bail bonds to undercover Department investigators. Respondent presented himself to undercover Department investigators as a bail bond agent. Respondent presented to undercover Department investigators a business card baring his name and the name of "Garcia Bail Bonds, Inc. There is no such corporation registered in the State of Arizona.

**CONCLUSIONS OF LAW**

1. The Director has jurisdiction over this matter.
2. Respondent's conduct as described above constitutes failure to comply with any requirement of Title 20, Article 3.4 within the meaning of A.R.S. §20-295(A) (2).





1           5.     Respondent acknowledges that the acceptance of this Consent Order by the  
2 Director is solely to settle this matter against him and does not preclude any other agency,  
3 officer, or subdivision of this state from instituting civil or criminal proceedings as may be  
4 appropriate now or in the future nor does it preclude the Department from instituting  
5 proceedings not related to this matter as may be appropriate now or in the future.

6  
7     8-28-06

Date



Richard William Garcia

8  
9 COPIES of the foregoing mailed/delivered  
10 this 29<sup>th</sup> day of August, 2006, to:

11 Richard William Garcia  
12 1030 E Bethany Home Road #6  
Phoenix AZ 85014

13 Richard William Garcia  
14 Garcia Bail Bonds  
45 W Jefferson Street, Suite 32  
15 Phoenix AZ 85003

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

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21   
22 Curvey Walters Burton