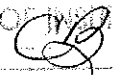


APR 24 2012

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY 

In The Matter Of:  
EASY BAIL BONDS, LLC,  
(License # 905938)  
CAMPOFIORE, ALBERT JOSEPH  
(Arizona License # 946698)  
(National Producer # 3390813),  
ENNIS, SCOTT ALAN  
(Arizona License # 905937)  
(National Producer # 4685605), and  
GAGNON, JOSEPH HENRY (JR)  
(Arizona License # 947520) (National  
Producer # 14428726).

No. 11A-015-INS

CONSENT ORDER WTH ALBERT  
JOSEPH CAMPOFIORE

Respondents.

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

**FINDINGS OF FACT**

1. Easy Bail Bonds, LLC ("Easy BB") is, and was at all material times licensed as an Arizona resident bail bond agent, Arizona license number 905938, which expired on November 30, 2011.

2. Easy BB's address of record is: 3012-3014 N. 16<sup>th</sup> Street, Phoenix, Arizona 85016 (business and mailing).

3. Campofiore is licensed as an Arizona non-resident bail bond agent, Arizona license number 946698, which expires on April 30, 2013. According to the Arizona Corporation Commission's records, Campofiore has been a Member of Easy BB since

1 September 22, 2009. Campofiore did not notify the Department that he was a Member of  
2 Easy BB until November 1, 2011.

3 4. Campofiore's addresses of record are 3014 N. 16<sup>th</sup> Street, Phoenix, Arizona  
4 85016 (business) and 205 Old Hawleyville Road, Bethel, Connecticut 06801 (mailing).

#### 5 Withdrawals From Collateral Account

6 5. Respondents set up a "collateral account" at Bank of America to hold  
7 money received as collateral for Easy BB's bail bond transactions.

8 6. Easy BB's collateral account bank records indicate that, from October of  
9 2010 until February of 2011, Campofiore took several cash ATM withdrawals. During that  
10 time, he withdrew a total of \$3,060 in cash from the collateral accounts. These ATM cash  
11 withdrawals include: two cash withdrawals in a total amount of \$960 at Fashion Square  
12 in Orlando, Florida; a cash withdrawal in the amount of \$60 at LAX Terminal 3 in Los  
13 Angeles, California; and a cash withdrawal in the amount of \$480 in East Danbury,  
14 Connecticut. Campofiore represents that all amounts were either returned to the  
15 collateral account or used by Campofiore to refund collateral due from Easy BB.

#### 16 Calvin Bond

17 7. On or about June 10, 2011, Monica Melvin ("Melvin") requested assistance  
18 from the Department because Easy BB refused to refund her collateral after the Court  
19 exonerated bonds for Michael Calvin ("Calvin").

20 8. On or about June 12, 2010, Melvin hired Easy BB to post four bonds for  
21 Calvin totaling \$5,400. She paid Easy BB \$540 for the bond premium and \$2,800 for the  
22 bond collateral. Melvin agreed to a payment schedule of \$350 per month to pay the  
23 remaining collateral for the bail bonds.

24 9. On or about June 29, 2010, Melvin posted four additional bonds for Calvin  
25 totaling \$3,625. She paid Easy BB \$360 for the bond premium. Easy BB required Melvin  
26 to adjust the previous payment schedule and make payments each month until she paid  
the total remaining amount of collateral for all the outstanding bail bonds.



1 **CONCLUSIONS OF LAW**

2 17. Campofiore's conduct, as described above, constitutes the violation of any  
3 provision of A.R.S. Title 20 or any rule, subpoena or order of the Director within the  
4 meaning of A.R.S. § 20-295(A)(2), as applied to bail bond agents under A.R.S. § 20-  
5 340.06.

6 18. Campofiore's conduct, as described above, constitutes failure to notify the  
7 Director in writing within thirty days of any changes in the licensee's members, directors,  
8 officers, or designated producer, in violation of A.R.S. § 20-286(C)(2), as applied to bail  
9 bond agents under A.R.S. § 20-340.06.

10 19. It is the Department's position that Campofiore's conduct, as described  
11 above, constitutes failure to hold collateral received in a fiduciary capacity and failure to  
12 keep such collateral separate and apart from any other funds, assets or property of such  
13 bail bond agent, in violation of A.A.C. R20-6-601(E)(4)(a).

14 20. It is the Department's position that Campofiore's conduct, as described  
15 above, constitutes a violation of the provision that any collateral received shall be  
16 returned to the person who deposited it with the bail bond agent or any assignee as soon  
17 as the obligation, the satisfaction of which was secured by the collateral, is discharged,  
18 within the meaning of A.A.C. R20-6-601(E)(4)(b).

19 21. Grounds exist for the Director to suspend, revoke, or refuse to renew  
20 Campofiore's insurance license, impose a civil penalty and/or order restitution pursuant to  
21 A.R.S. §§ 20-295(A), (B), and (F), as applied to bail bond agents under A.R.S. § 20-  
22 340.06

23 22. On the written request of a person who is licensed, the Director may accept  
24 the voluntary surrender of the person's entire license. A person who surrenders a license  
25 shall not reapply for the same license for at least one year after the date of surrender,  
26 pursuant to A.R.S. § 20-289(F), as applied to bail bond agents under A.R.S. § 20-340.06.

1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

3 1. In lieu of an administrative hearing, Campofiore may voluntarily surrender  
4 his non-resident bail bond agent license, Arizona license number 946698.

5 2. Campofiore shall pay a civil penalty in the amount of two thousand five  
6 hundred dollars (\$2,500.00) due and payable upon return of this Consent Order.

7 3. Campofiore shall ensure that all obligations of Easy Bail Bonds, LLC, which  
8 are outstanding as of the date of this Consent Order, shall be paid immediately.

9 4. Campofiore is dismissed as a party in the above-captioned case.

10 DATED AND EFFECTIVE this 24<sup>th</sup> day of April, 2012.

11  
12  
13   
14 for CHRISTINA URIAS  
Director of Insurance

15  
16 **CONSENT TO ORDER**

17 1. Campofiore has reviewed the foregoing Findings of Fact, Conclusions of  
18 Law and Order.

19 2. Campofiore admits the jurisdiction of the Director of Insurance, State of  
20 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the  
21 foregoing Conclusions of Law and Order.

22 3. Campofiore is aware of his right to notice and a hearing at which he may be  
23 represented by counsel, present evidence and examine witnesses. Campofiore  
24 irrevocably waives his right to such notice and hearing and to any court appeals relating  
25 to this Consent Order.  
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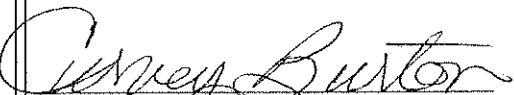


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