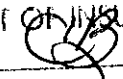


AUG 9 2012

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:

BETTER CHOICE BAIL BONDS, LLC
(Arizona License # 985876)
and SCHUREMAN, TRENT STEVEN
(Arizona License # 980260)
(National Producer # 16022417)

Respondents.

Docket No. 12A-101-INS

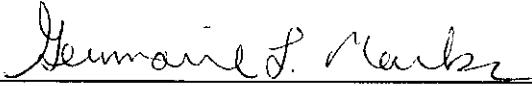
PROCEDURAL ORDER

On August 3, 2012, the State of Arizona Department of Insurance ("Department") issued a Consent Order in the above-captioned matter ("Consent Order") (attached). The Consent Order listed the Docket No. as "12A-028-INS." The Consent Order listed Respondent's name as "Shureman, Trent Steven." The Docket No. and Respondent's name are incorrect. The correct Docket No. is "12A-101-INS," as shown above. The Respondent's correct name is "Schureman, Trent Steven," as shown above.

THEREFORE, IT IS ORDERED, *nunc pro tunc*, that the Docket No. of the Consent Order is "12A-101-INS."

THEREFORE, IT IS FURTHER ORDERED, *nunc pro tunc*, that Respondent's name in the Consent Order shall be "Schureman, Trent Steven."

DATED AND EFFECTIVE this 9th day of August, 2012.



GERMAINE L. MARKS
Acting Director of Insurance

1 COPY of the foregoing mailed/delivered
this 9th day of August, 2012 to:

2
3 Trent Steven Schureman
4 c/o Better Choice Bail Bonds
5 1010 E. Indian School Rd.
6 Phoenix, Arizona 85014
7 Respondent

8
9 Trent Steven Schureman
10 3957 E. Adobe St.
11 Mesa, Arizona 85205
12 Respondent

13
14 Mary Butterfield, Assistant Director
15 Mary E. Kosinski, Exec. Asst. – Regulatory Affairs
16 Steven Fromholtz, Licensing Director
17 Catherine M. O’Neil, Assistant Director
18 Charles Gregory, Investigations Supervisor
19 Dan Ray, Investigations
20 Arizona Department of Insurance
21 2910 N. 44th Street, Suite 210
22 Phoenix, Arizona 85018

23
24 
Curvey Burton

AUG 3 2012

State of Arizona

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:)
)
BETTER CHOICE BAIL BONDS, LLC)
(Arizona License Number 985876))
and SHUREMAN, TRENT STEVEN,)
(Arizona License Number 980260))
(National producer Number 16022417))
)
)
 Respondents.)
)

No. 12A-028 -INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Better Choice Bail Bonds, LLC and Trent Steven Schureman ("Respondents")** have violated provisions of Title 20, Arizona Revised Statutes. Respondents wish to resolve this matter without the commencement of formal proceedings, admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Better Choice Bail Bonds, LLC ("Better Choice") is, and was at all material times, licensed as a resident bail bond agent, Arizona license number 985876, which expires February 28, 2015.

2. Better Choice's address of record is: 1010 E. Indian School Rd., Phoenix, Arizona 85014 (business and mailing).

3. Trent Steven Shureman ("Shureman") is, and was at all material times, licensed as a resident bail bond agent, Arizona license number 980260, which expires May 31, 2014.

4. Shureman's addresses of record are: c/o Better Choice Bail Bonds, 1010 E. Indian School Road, Phoenix, Arizona 85014 (business and mailing).

1 5. Shureman is the sole owner and Designated Responsible Licensed Producer
2 for Better Choice.

3 6. On or about March 24, 2012, Elaine Napier ("Napier") purchased a \$1,500.00
4 surety appearance bond from Better Choice for the release of William Floyd ("Floyd bond").

5 7. Better Choice failed to give Napier copies of the Receipt for Collateral
6 Deposited, Statement of Charges or a receipt for payment of the premium for the Floyd bond.

7 8. Better Choice charged \$2,146.50 to Napier's bank debit card for the Floyd bond
8 (\$1,500.00 as collateral, \$150.00 for premium and additional fees of \$496.50).

9 9. The additional justifiable fees charged to Napier consisted of a credit card
10 processing fee of \$90.00, an evenings or weekends fee of \$50.00, a late night or holiday fee
11 of \$100.00. The total of justifiable fees charged to Napier is \$240.00 leaving a balance of
12 unjustified fees of \$256.50¹ due back to Napier.

13 10. On May 4, 2012, the Maricopa County Superior Court exonerated the Floyd
14 bond.

15 11. On June 2, 2012, Better Choice refunded Napier's collateral in the amount of
16 \$1,500.00.

17 CONCLUSIONS OF LAW

18 1. The Director has jurisdiction over this matter.

19 2. Respondents' conduct, as described above, constitutes failure to give to the
20 person paying monies or giving the consideration a prenumbered receipt as evidence of
21 payment, within the meaning of A.R.S. § 20-340.01(G).

22
23

¹ This fee is for transporting William Floyd to the Better Choice office.

1 3. Respondents' conduct, as described above, constitutes failure to deliver a
2 statement detailing all charges in addition to the premium, the amount received on account,
3 the unpaid balance if any, and a description of and a receipt for any collateral received, within
4 the meaning of A.A.C. R20-6-601(E)(3).

5 4. Respondents' conduct, as described above, constitutes directly, or indirectly
6 charging or collecting money or other valuable consideration from any person except to
7 reimburse himself for actual and reasonable expenses, within the meaning of A.A.C. R20-6-
8 601(E)(2).

9 5. Respondents' conduct, as described above, constitutes failure to return
10 collateral to the person who deposited it with the bail bond agent as soon as the obligation,
11 the satisfaction of which was secured by the collateral, is discharged, within the meaning of
12 A.A.C. R20-6-601(E)(4)(b).

13 6. Respondents' conduct, as described above, constitutes a violation of Title 20 or
14 any rule, within the meaning of A.R.S. § 20-295(A)(2) as applied to bail bond agents under
15 A.R.S. § 20-340.06.

16 7. Grounds exist for the Director to suspend, revoke, or refuse to renew
17 Respondents' insurance licenses, impose a civil penalty and/or order restitution pursuant to
18 A.R.S. §§20-295(A) and (F) as applied to bail bond agents under A.R.S. § 20-340.06.

19 ...

20 ...

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23 ...

1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

- 3 1. Better Choice shall immediately refund \$256.50 in unauthorized fees to Napier.
4 2. Better Choice shall immediately pay a civil penalty in the amount of \$500.00 for
5 deposit into the State General Fund.

6 DATED AND EFFECTIVE this 3rd day of August, 2012.

7
8 
9 **GERMAINE L. MARKS**
Acting Director of Insurance

10 **CONSENT TO ORDER**

- 11 1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law
12 and Order.
13
14 2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona,
15 and admit the foregoing Findings of Fact and consent to the entry of the foregoing
16 Conclusions of Law and Order.
17
18 3. Respondents are aware of their right to notice and hearing at which they may be
19 represented by counsel, present evidence and examine witnesses. Respondents irrevocably
20 waive their right to such notice and hearing and to any court appeals relating to this Consent
21 Order.
22
23 4. Respondents state that no promise of any kind or nature whatsoever, except as
expressly contained in this Consent Order, was made to them to induce them to enter into this
Consent Order and that they have entered into this Consent Order voluntarily.

1 5. Respondents acknowledge that the acceptance of this Consent Order by the
2 Director is solely to settle this matter against them and does not preclude any other agency,
3 including the Department, officer, or subdivision of this state or this agency from instituting
4 civil or criminal proceedings as may be appropriate now or in the future.

5 6. Respondents acknowledge that this Consent Order is an administrative action
6 that the Department will report to the National Association of Insurance Commissioners
7 (NAIC). Respondents further acknowledge that they must report this administrative action to
8 any and all states in which they hold an insurance license and must disclose this
9 administrative action on any license application.

10 7. Trent Steve Schureman represents that he is the sole Owner of Better Choice
11 Bail Bonds, LLC and, as such, is authorized to enter into this Consent Order on its behalf.

12 Better Choice Bail Bonds, LLC, License #985876

13 8-2-12

14 Date



14 Trent S. Schureman, Owner

15

16 8-2-12

17 Date



17 Trent S. Schureman, License # 980260

18 COPIES of the foregoing mailed/delivered
19 this 3rd day of August, 2012, to:

20 Trent S. Schureman
21 C/O Better Choice Bail Bonds
22 1010 E. Indian School Road
23 Phoenix, AZ 85014
Respondent

Trent S. Schureman

1 3957 E. Adobe Street
Mesa, AZ 85205

2 Respondent

3 Mary E. Kosinski, Exec. Assistant for Reg. Affairs

Mary Butterfield, Assistant Director

4 Catherine M. O'Neil, Consumer Legal Affairs Officer

Steven Fromholtz, Licensing Director

5 Charles Gregory, Investigations Supervisor

Dan Ray, Investigator

6 Department of Insurance

2910 North 44th Street, Suite 210

7 Phoenix, Arizona 85018

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Curvey Burton

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