


MAR 15 2013

DEPT OF INSURANCE
BY 

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

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

No. 13A-014-INS

**ORDER SUMMARILY SUSPENDING
LICENSE
NOTIFICATION OF RIGHTS**

Respondents.

The State of Arizona Department of Insurance ("Department") has received evidence that **Trent Steven Schureman and Better Choice Bail Bonds, LLC** ("**Respondents**") violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). In light of the serious nature of these allegations, the Director of Insurance for the State of Arizona ("**Director**") finds that the public health, safety and welfare imperatively require emergency action, within the meaning of A.R.S. § 41-1092.11(B).

FINDINGS OF FACT

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

2. Schureman's addresses of record with the Department are: c/o Better Choice Bail Bonds, 1010 E. Indian School Rd., Phoenix, Arizona 85014 (business and mailing); and 3957 E. Adobe St., Mesa, Arizona 85205 (residence).

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

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

3 5. Schureman is the Owner and Designated Responsible Licensed Producer
4 ("DRLP") for Better Choice.

5 **Failure to Return Monies Received**

6 6. On or about July 24, 2012 to August 29, 2012, Respondents received \$9,900.00
7 in premium payments from Amber M. Annis (\$1,900.00) and Laura J. Young (\$8,000.00) to
8 secure a \$150,000.00 surety bond. Respondents did not post the bond. As of this date,
9 Respondents have failed to return the \$9,900.00 in premium payments to Amber M. Annis and
10 Laura J. Young.

11 7. On or about July 13, 2012, Respondents received \$2,500.00 as a premium
12 payment from Socorro Moreno to secure a \$25,000.00 surety bond. Respondents did not post
13 the bond because the defendant was non-bondable. As of this date, Respondents have failed
14 to return the \$2,500.00 premium payment to Socorro Moreno.

15 **Failure to Return Collateral**

16 8. On or about July 29, 2012, Respondents received \$5,242.00 as cash collateral
17 toward a \$25,000.00 surety bond from Marie Smith. Respondents posted the bond. On
18 November 12, 2012, the court exonerated the \$25,000.00 bond. To date, Respondents have
19 failed to return the \$5,242.00 cash collateral to Marie Smith.

20 9. On or about October 20, 2011, Respondents received \$1,800.00 as cash
21 collateral to secure a \$1,800.00 surety bond from Marvin Thompson. Respondents posted the
22 bond. On May 18, 2012, the court exonerated the \$1,800.00 bond. To date, Respondents
23 have failed to return the \$1,800.00 cash collateral to Marvin Thompson.

1 10. On or about May 3, 2011, Respondents received collateral to secure a
2 \$75,000.00 surety bond from Rocio Carballo-Martinez Torrez. Respondents posted the bond.
3 On May 25, 2012, the court exonerated the \$75,000.00 bond. To date, Respondents have
4 failed to return the collateral to Rocio Carballo-Martinez Torrez.

5 **Failure to Respond to Subpoena**

6 11. On March 5, 2013, the Department forwarded a subpoena to Respondents at
7 their addresses of record via U.S.P.S. certified mail ("Department's Subpoena"). The
8 Department's Subpoena required Schureman to appear at the Department on March 21, 2013
9 at 9:00 a.m. The Post Office returned the subpoena stamped "RETURN TO SENDER NOT
10 DELIVERABLE AS ADDRESSED UNABLE TO FORWARD."

11 12. Schureman failed to appear in response to the subpoena.

12 **Failure to Maintain a Place of Business**

13 13. As of this date, Better Choice has closed its office.

14 **CONCLUSIONS OF LAW**

15 1. The Director has jurisdiction over this matter.

16 2. Respondents' conduct, as described above, constitutes improperly withholding
17 monies received in the course of doing insurance business within the meaning of A.R.S. § 20-
18 295(A)(4) as applied to bail bond agents under A.R.S. § 20-340.06.

19 3. Respondents' conduct, as described above, constitutes failure to return collateral
20 received to the person who deposited it with the bail bond agent or any assignee as soon as
21 the obligation, the satisfaction of which was secured by the collateral, is discharged, within the
22 meaning of Arizona Administrative Code ("A.A.C.") R20-6-601(E)(4)(b).
23

1 4. Respondents' conduct, as described above, constitutes violating any provision of
2 Title 20 or any rule, subpoena or order of the director, within the meaning of A.R.S. § 20-
3 295(A)(2) as applied to bail bond agents under A.R.S. § 20-340.06.

4 5. Respondents' conduct, as described above, constitutes the failure to have and
5 maintain a place of business in this state that is accessible to the public and where the bail
6 bond agent principally conducts transactions under the agent's license, within the meaning of
7 A.R.S. § 20-340.01(E).

8 6. Respondents' conduct, as described above, constitutes using fraudulent,
9 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial
10 irresponsibility in the conduct of business in this state or elsewhere within the meaning of
11 A.R.S. § 20-295(A)(8) as applied to bail bond agents under A.R.S. § 20-340.06.

12 7. Grounds exist for the Director to suspend, revoke, or refuse to renew
13 Respondents' insurance licenses and/or order restitution pursuant to A.R.S. §§ 20-295(A), (B)
14 and (F).

15 **ORDER**

16 IT IS HEREBY ORDERED THAT:

- 17 1. Respondent Trent Steven Schureman's Arizona license, number 980260, is
18 summarily suspended, effective immediately upon entry of this Order.
- 19 2. Respondent Better Choice Bail Bonds, LLC's Arizona license, number 985876, is
20 summarily suspended, effective immediately upon entry of this Order.
- 21 3. Respondents shall immediately pay restitution to Amber M. Annis in the amount
22 of \$1,900.00.
23

1 4. Respondents shall immediately pay restitution to Laura J. Young in the amount
2 of \$8,000.00.

3 5. Respondents shall immediately pay restitution to Socorro Moreno in the amount
4 of \$2,500.00.

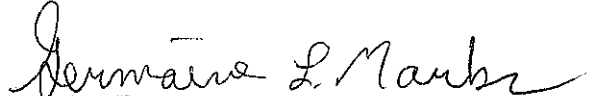
5 6. Respondents shall immediately pay restitution to Marie Smith the amount of
6 \$5,243.00.

7 7. Respondents shall immediately pay restitution to Marvin Thompson in the
8 amount of \$1,800.00.

9 8. Respondents are jointly and severally responsible for the payment of restitution.

10 9. Respondents shall immediately release the collateral they are holding to Rocio
11 Carballo-Martinez Torrez.

12 DATED AND EFFECTIVE this 15th day of March, 2013.

13
14 
15 GERMAINE L. MARKS
16 Director of Insurance

17 **NOTICE OF OPPORTUNITY FOR HEARING**

18 Pursuant to Title 20 of the Arizona Revised Statutes, Respondents are hereby notified
19 that Respondents may request a hearing pursuant to A.R.S. § 20-161 to contest the summary
20 suspension. Such request must be in writing and received at the following address within
thirty (30) days from the date hereof:

21 **Arizona Department of Insurance**
22 **2910 North 44th Street, Suite 210**
23 **Phoenix, Arizona 85018-7269**

1 Upon receipt of a timely written request for hearing, the Director will issue an order
2 setting the time and place of the hearing.

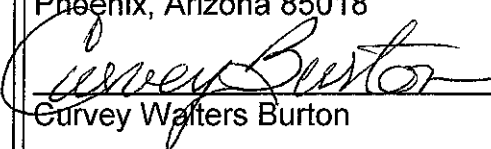
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4
5
6 COPIES of the foregoing mailed/delivered
this 15th day of March, 2013, to:

7 Trent Steven Schureman
8 Better Choice Bail Bonds, LLC
9 1010 E. Indian School Rd.
Phoenix, Arizona 85014
Respondents

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

12 X H DE ANDA PC
13 2633 E. Indian School Rd., Suite 130 B
Phoenix, Arizona 85016
14 Statutory Agent for Respondent Better Choice

15 Mary Kosinski, Executive Assistant for Regulatory Affairs
16 Mary Butterfield, Consumer Affairs Assistant Director
17 Catherine M. O'Neil, Consumer Legal Affairs Officer
18 Steve Fromholtz, Licensing Supervisor
19 Charles Gregory, Investigations Supervisor
20 Dan Ray, Investigator
Department of Insurance
21 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

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Curvey Walters Burton