

SEP 4 2014

DEPT OF INSURANCE
BY

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

BLACK DOG BAIL BONDS, LLC
(Arizona License Number 952925)
and **ROSENTHAL, STACIE LYNNE**
(Arizona License Number 951163)
(National Producer Number 15018839)

No. 14A-095-INS

CONSENT ORDER

Respondents.

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

FINDINGS OF FACT

1. **Black Dog Bail Bonds, LLC** ("Black Dog") is licensed as an Arizona resident bail bond agent, Arizona license number 952925, which expires on October 31, 2017. Black Dog was first licensed with the Department on October 9, 2009. That license expired on October 31, 2013. Black Dog renewed the expired license on March 14, 2014.

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

3. **Stacie Lynne Rosenthal** ("Rosenthal") is, and was at all material times, licensed as a resident bail bond agent, Arizona license number 951163, which expires on February 28, 2017.

1 permanent record of all bonds or undertakings executed by the licensee, within the meaning of
2 A.R.S. § 20-340.01(F).

3 4. Respondents' conduct, as described above, constitutes a violation of the
4 requirement that any collateral received shall be returned to the person who deposited it with
5 the bail bond agent or any assignee as soon as the obligation, the satisfaction of which was
6 secured by the collateral, is discharged. Where such collateral has been deposited to secure
7 the obligation of a bond, it shall be returned immediately upon entry of any order by an
8 authorized official by virtue of which liability under the bond is terminated, or, if any bail bond
9 agent fails to cooperate fully with any authorized official to secure the termination of such
10 liability, immediately upon the accrual of any right to secure an order of termination of liability,
11 within the meaning of A.A.C. R20-6-601(E)(4)(b).

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

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

18 7. Grounds exist for the Director to, in addition to or instead of any suspension,
19 revocation or refusal to renew, impose a civil penalty of not more than two hundred fifty dollars
20 (\$250.00) for each unintentional failure or violation, up to an aggregate civil penalty of two
21 thousand five hundred dollars (\$2,500.00) or impose a civil penalty of not more than two
22 thousand five hundred dollars (\$2,500.00) for each intentional failure or violation, up to an
23 aggregate civil penalty of fifteen thousand dollars (\$15,000.00), pursuant to A.R.S. § 20-
24 295(F).

25 ...

26 ...

1 **ORDER**

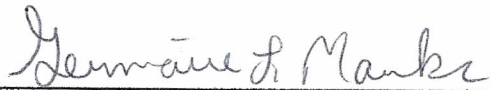
2 IT IS HEREBY ORDERED THAT:

3 1. Respondents shall immediately return cash collateral to Jamie Collins in the
4 amount of \$2,200.00.

5 2. Respondents shall immediately provide proof to the Department that Black Dog
6 is maintaining a daily bond register with the eleven fields required under A.R.S. § 20-
7 340.01(F).

8 3. Black Dog shall immediately pay a civil penalty of \$4,950.00 for deposit into the
9 State General Fund.

10 DATED AND EFFECTIVE this 4th day of September, 2014.

11 
12 _____
13 GERMAINE L. MARKS
14 Director of Insurance

15 **CONSENT TO ORDER**

16 1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law
17 and Order.

18 2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona,
19 and admit the foregoing Findings of Fact and consent to the entry of the foregoing
20 Conclusions of Law and Order.

21 3. Respondents are aware of their right to notice and a hearing at which they may
22 be represented by counsel, present evidence and examine witnesses. Respondents
23 irrevocably waive their right to such notice and hearing and to any court appeals relating to this
Consent Order.

1 4. Respondents state that no promise of any kind or nature whatsoever, except as
2 expressly contained in this Consent Order, were made to them to induce them to enter into
3 this Consent Order and that they have entered into this Consent Order voluntarily.

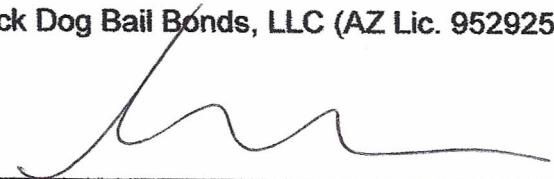
4 5. Respondents acknowledge that the acceptance of this Consent Order by the
5 Director is solely to settle this matter against them and does not preclude any other agency,
6 officer, or subdivision of this state including the Department from instituting civil or criminal
7 proceedings as may be appropriate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

8 6. Respondents acknowledge that this Consent Order is an administrative action
9 that the Department will report to the National Association of Insurance Commissioners (NAIC)
10 and that they may have to report this administrative action on any future licensing applications
11 either to the Department or other States' Departments of Insurance.

12 7. Stacie Lynne Rosenthal represents that she is the Owner/Manager and
13 Designated Responsible Licensed Producer for Black Dog Bail Bonds, LLC and, as such, is
14 authorized to enter this Consent Order on its behalf.

Black Dog Bail Bonds, LLC (AZ Lic. 952925)

15
16 8/2/14
17 Date



Stacie Lynne Rosenthal, Owner/Manager
Designated Responsible Licensed Producer

18
19
20 8/6/14
21 Date




Stacie Lynne Rosenthal, AZ Lic. 951163

1 COPIES of the foregoing mailed/delivered
2 this 4th day of September, 2014, to:

3 Scott Campbell
4 Scott Campbell, PLLC
5 1204 East Baseline Rd., Suite 102
6 Tempe, Arizona 85283
7 Attorney for Respondents

8 Darren Ellingson, Deputy Director
9 Mary Kosinski, Executive Assistant for Regulatory Affairs
10 Catherine M. O'Neil, Consumer Legal Affairs Officer
11 Maria Ailor, Acting Consumer Affairs Assistant Director
12 Steven Fromholtz, Licensing Supervisor
13 Charles Gregory, Special Agent Supervisor
14 Dan Ray, Investigator
15 Department of Insurance
16 2910 North 44th Street, Suite 210
17 Phoenix, Arizona 85018

18 
19 Curvey Walters