

MAY 2 2006

DEPT OF INSURANCE
BY [Signature]

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

**JOSEPH MARTIN CASADOS, dba,
NORTHERN ARIZONA BAIL BONDS**

Respondent.

No. 06A- 068-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Joseph Martin Casados ("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 is, and was at all material times licensed as a resident bail bond agent, Arizona license number 147124, which license expires June 30, 2008.
2. Respondent does business as Northern Arizona Bail Bonds.
3. The Department received information that between February 7, 2003 and March 4, 2006, Respondent failed to maintain a proper daily bond register and failed to deliver properly executed receipts to his clients.
4. The Department received information that between February 7, 2003 and March 4, 2006, Respondent failed to keep collateral separate and apart from his personal funds, assets or property.
5. On or about August 22, 2005, Rebecca Erovick deposited \$1,000.00 premium down payment with Respondent to post bail for Fred Schultz . On August 26, 2005, Schultz

1 was released from jail and as no formal charges were filed, no longer required a bail bond.
2 Respondent had not yet posted the bond. On or about August 28, 2005, Erovick requested
3 that Respondent return her premium down payment. On or about March 10, 2006,
4 Respondent issued a premium refund check, number 1003, to Rebecca Erovick in the amount
5 of \$1,000.00. On March 22, 2006, Erovick attempted to negotiate the check. The bank
6 rejected the check due to insufficient funds. On March 27, Respondent purchased a
7 Cashier's Check, number 005370728, made payable to Rebecca Erovick in the amount of
8 \$1,000.00.

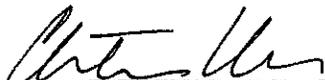
9 **CONCLUSIONS OF LAW**

- 10 1. The Director has jurisdiction over this matter.
- 11 2. Respondent's conduct as described above constitutes the failure to hold
12 collateral in a fiduciary capacity separate and apart from any other funds, assets or property
13 within the meaning of A.A.C. R20-6-601(E)(4)(a).
- 14 3. Respondent's conduct as described above constitutes demonstrating
15 incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this
16 state or elsewhere within the meaning of A.R.S. §20-295(A)(8).
- 17 4. Respondent's conduct as described above constitutes the failure to maintain a
18 proper daily bond register within the meaning of A.R.S. §20-340.01(D).
- 19 5. Respondent's conduct as described above constitutes the failure to deliver
20 properly executed receipts within the meaning of A.A.C. R20-6-601(E)(3)(b).
- 21 6. Grounds exist for the Director to suspend, revoke, or refuse to renew
22 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to
23 A.R.S. §§20-295(A)&(F).

1 **ORDER**

2 IT IS HEREBY ORDERED THAT Respondent's bail bond agent license is revoked effective
3 immediately upon entry of this Order.

4 DATED AND EFFECTIVE this 2nd day of May, 2006.

5
6 
7 _____
8 CHISTINA URIAS
9 Director of Insurance

8 **CONSENT TO ORDER**

9 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
10 and Order.

11 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
12 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
13 Conclusions of Law and Order.

14 3. Respondent is aware of his right to notice and a hearing at which he may be
15 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
16 waives his right to such notice and hearing and to any court appeals relating to this Consent
17 Order.

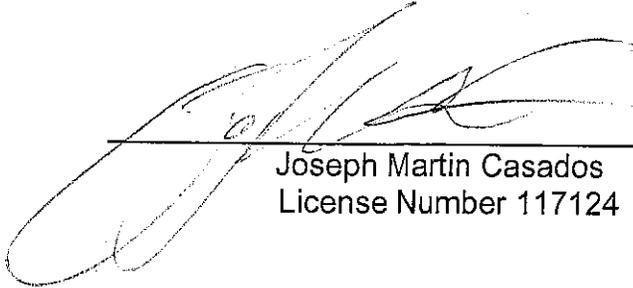
18 4. Respondent states that no promise of any kind or nature whatsoever, except as
19 expressly contained in this Consent Order, was made to him to induce him to enter into this
20 Consent Order and that he has entered into this Consent Order voluntarily.

21 5. Respondent acknowledges that the acceptance of this Consent Order by the
22 Director is solely to settle this matter against him and does not preclude any other agency,
23 officer, or subdivision of this state from instituting civil or criminal proceedings as may be

1 appropriate now or in the future nor does it preclude the Department from instituting
2 proceedings not related to this matter as may be appropriate now or in the future.

3
4 4-17-06

Date



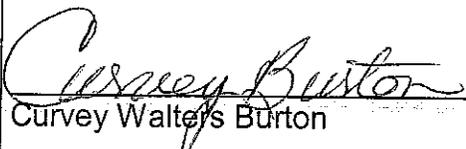
Joseph Martin Casados
License Number 117124

7
8 COPIES of the foregoing mailed/delivered
9 this 2nd day of May, 2006, to:

10 Joseph M. Casados
11 Northern Arizona Bail Bonds
12 602 E. Butler
Flagstaff, AZ 86001

13 Joseph M. Casados
14 3316 Debbie Street
Flagstaff, AZ 86001

15 Mary E. Kosinski, Exec. Assistant for Reg. Affairs
16 Catherine M. O'Neil, Consumer Legal Affairs Officer
17 Terry Cooper, Assistant Director
18 Steve Fromholtz, Licensing Supervisor
19 Arnold Sniegowski, Investigations Supervisor
20 Mark Denman, Investigator
21 Department of Insurance
22 2910 North 44th Street, Suite 210
23 Phoenix, Arizona 85018

21 
Curvey Walters Burton