

FEB 18 2016

DEPT OF INSURANCE
BY ms

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

RAMIREZ, RAQUEL MARIE
(Arizona License Number 1082392)
(National Producer Number 17324347)

Respondent.

No. 16A-014-INS

**ORDER SUMMARILY SUSPENDING
BAIL BOND AGENT LICENSE AND
NOTICE OF OPPORTUNITY FOR
HEARING**

The Arizona Department of Insurance (the "Department") alleges that **Raquel Marie Ramirez** has violated provisions of Arizona Revised Statutes ("A.R.S."), Title 20. In light of the serious nature of these allegations, the Interim Director of Insurance for the State of Arizona ("Interim 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. Raquel Marie Ramirez ("Respondent") is licensed as a resident bail bond agent, Arizona license number 1082392, which expires on February 28, 2018.
2. Respondent's address of record is: c/o Bailzona Bail Bonds, 8831 E. Main St., Ste 1, Mesa, AZ 85207 (business and mailing).
3. On October 29, 2015, the insurer holding Respondent's surety bond notified the Department that Respondent's bail agent bond was to be cancelled, effective immediately upon the Department's receipt of the cancellation notice.
4. On November 9, 2015, the Department notified Respondent that the surety holding Respondent's bond was cancelling the bond effective November 29, 2015.

1 5. To date, Respondent has failed to replace the cancelled surety bond.

2 6. Therefore, as of November 29, 2015, Respondent has not maintained a bond in
3 favor of this State executed by a surety insurer authorized to do business in this State.

4 7. The public health, safety and welfare imperatively require emergency action.

5 **CONCLUSIONS OF LAW**

6 1. The Director has jurisdiction.

7 2. Respondent's conduct constitutes a violation of the requirement that each bail
8 bond agent maintain in force while license a bond in favor of this State executed by a surety
9 insurer authorized to do business in this State, within the meaning of A.R.S. § 20-340.02.

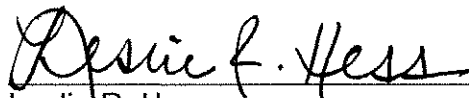
10 3. Grounds exist to order a summary suspension within the meaning of A.R.S. §
11 41-1092.11(B).

12 **ORDER**

13 IT IS HEREBY ORDERED THAT:

14 1. Respondent's bail bond agent license, Arizona license number 1082392, is
15 summarily suspended effective immediately.

16 DATED AND EFFECTIVE this 16th day of February, 2016.

17 

18 Leslie R. Hess
19 Interim Director of Insurance
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1 **NOTICE OF OPPORTUNITY FOR HEARING**

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

6 **Arizona Department of Insurance**
7 **2910 North 44th Street, Suite 210**
8 **Phoenix, Arizona 85018-7269**

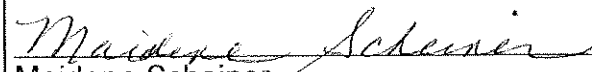
9 Upon receipt of a timely written request for hearing, the Interim Director will issue an
10 order setting the time and place of the hearing.

11 COPY of the foregoing mailed
12 this 18 day of February 2016, to:

13 Raquel Marie Ramirez
14 c/o Bailzona Bail Bonds
15 8831 E. Main St., Ste 1
16 Mesa, AZ 85207
17 Respondent

18 Mary E. Kosinski, Exec. Asst. – Regulatory Affairs
19 Steven Fromholtz, Licensing Director
20 Catherine M. O’Neil, Assistant Director
21 Dan Ray, Investigations
22 Arizona Department of Insurance
23 2910 N. 44th Street, Suite 210
Phoenix, Arizona 85018

Office of the Attorney General
Consumer Protection and Advocacy Section
Agency Unit
1275 W. Washington
Phoenix, Arizona 85007-2997

21 
22 Maidene Scheiner