

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED January 23, 2024 by AS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 23A-063-INS

**WATSON, ROBERT LAWRENCE
DBA CALIBER BAIL BONDS**

CONSENT ORDER

(National Producer No. 18627152)

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Robert Lawrence Watson (“Respondent”)** violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent was at all material times licensed as an Arizona Bail Bond Agent, National Producer Number 18627152. The Department first licensed Respondent on January 12, 2018. Respondent’s license is scheduled to expire on August 31, 2025.

2. Respondent’s addresses of record with the Department are as follows: 34365 S. Mud Springs Road, Black Canyon City, AZ 85324 (business), Caliber Bail Bonds, PO Box 1761, Black Canyon City, AZ 85324 (mailing), and caliberbailbonds@gmail.com(email).

3. In January, 2018, Respondent registered a trade name Caliber Bail Bonds with

1 the Department.

2 4. On or about December 1, 2022, A.S. filed a complaint with the Department
3 alleging that Respondent charged him a \$350.00 fee for a lien release on his personal
4 property. A.S. further alleged that the lien release fee was not disclosed in Respondent's
5 bail bond contract.

6 5. The Department commenced an investigation into this matter. The
7 Department's investigation found the following:

- 8 a) In 2020, A.S., using his residential property as collateral, acquired a bond
9 from Respondent. The bond was posted for A.S.'s uncle.
- 10 b) Respondent placed a lien on A.S.'s residential property using a Deed of Trust.
- 11 c) Following the uncle's release from the custody, the parties agreed to transfer
12 the collateral from A.S.'s residential property to the uncle's personal property
13 and release the lien on A.S.'s property.
- 14 d) Respondent failed to file a release of lien on A.S.'s residential property at the
15 time of the collateral transfer.
- 16 e) On or about January 13, 2023, the Department sent an email correspondence
17 to Respondent advising him of the complaint and requesting that he provide
18 the bond file related to A.S.'s complaint.
- 19 f) Respondent provided the requested records on the same date.
- 20 g) On or about May 17, 2023, the Department conducted an examination under
21 oath ("EUO") of Respondent. During the EUO, Respondent was unable to
22 explain how the initial lien release fee of \$350.00 imposed against A.S. was

1 calculated and also why the same fee subsequently increased to \$947.00.

2 Respondent, however, affirmed that he would produce the fee receipts.

3 h) On or about May 25, 2023, the Department sent an email correspondence to
4 Respondent requesting that he provide the fee receipts. At Respondent's
5 request, the Department agreed to a June 2, 2023 deadline by which
6 Respondent was to provide the requested documents. Respondent failed to
7 provide the documents by the deadline.

8 i) On or about July 24, 2023, the Department sent a second email
9 correspondence to Respondent requesting the fee receipts by July 28, 2023.
10 Respondent failed to respond.

11 j) On or about August 1, 2023, the Department sent a third email
12 correspondence to Respondent related to the missing fee receipts. Respondent
13 failed to respond.

14 k) On or about July 13, 2023, Bankers Insurance Company notified the
15 Department that Watson's Bail Bond Agent Surety Bond was cancelled
16 effective August 12, 2023.

17 **CONCLUSIONS OF LAW**

18 6. The Director has jurisdiction over this matter.

19 7. Respondent's conduct, as described above, constitutes a violation of Title 20
20 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2), as applied to bail
21 bond agents under A.R.S. § 20-340.06.

22 8. Respondent's conduct, as described above, constitutes using fraudulent,

1 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
2 financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-
3 295(A)(8), as applied to bail bond agents under A.R.S. § 20-340.06.

4 9. Respondent's conduct, as described above, constitutes failing to maintain in
5 force while licensed a bond in favor of this state executed by a surety insurer authorized to
6 do business in this state. A.R.S. § 20-340.02(A).

7 10. Respondent's conduct, as described above, failing to license a resident
8 business entity as a bail bond agent, and failure to ensure that the owner was individually
9 licensed as a bail bond agent. A.R.S. § 20-340.01(C).

10 11. Grounds exist for the Director to deny, suspend for not more than twelve
11 months, revoke or refuse to renew Respondent's Arizona insurance producer's license.
12 A.R.S. § 20-295(A).

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ORDER

IT IS HEREBY ORDERED THAT:

1. Robert Lawrence Watson’s bail bond agent license, National Producer No. 18627152, will be surrendered following the effective date of this Order.
2. Robert Lawrence Watson shall not apply for an Arizona bail bond agent license for a period of twelve months following the effective date of this Order.
3. Robert Lawrence Watson shall immediately issue a \$611.90 payment to A.S. pursuant to the bail bond contract.

Effective this 23rd day of January, 2024.

Barbara D. Richardson

Barbara D. Richardson
 Cabinet Executive Officer
 Executive Deputy Director
 Arizona Department of Insurance and Financial Institutions

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CONSENT TO ORDER

1. Respondent acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Respondent acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

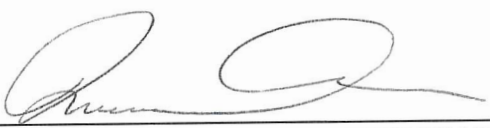
4. Respondent acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona’s Consumer Fraud Act. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.

1 5. Respondent waives all rights to seek an administrative or judicial review or
2 otherwise to challenge or contest the validity of this Consent Order and its accompanying
3 parts before any court of competent jurisdiction.

4 6. Respondent acknowledges that this Consent Order is an administrative action
5 that the Department will report to the National Association of Insurance Commissioners
6 (NAIC). Respondent further acknowledges that it must report this administrative action to
7 any and all states in which Respondent holds an insurance license and must disclose this
8 administrative action on any license application.

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10 12-28-23
11 DATE

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ROBERT LAWRENCE WATSON
(NATIONAL PRODUCER NO. 18627152)

1 **COPY** of the foregoing delivered via email
this 23rd day of January, 2024, to:

2 Robert Lawrence Watson
3 Caliber Bail Bonds
PO Box 1761
4 Black Canyon City, AZ 85324
rwatsonaz86@gmail.com
5 Respondent

6 **COPY** of the foregoing delivered/mailed same date, to:

7 Deian Ousounov, Assistant Director
Gio Espinosa, Regulatory Legal Affairs Officer
8 Ana Starcevic, Paralegal Project Specialist
Cathy O'Neil, Consumer Regulatory Affairs Officer
9 Steven Fromholtz, Division Manager, Licensing
Linda Lutz, Legal Assistant, Licensing
10 Aqueelah Currie, Licensing Supervisor
Wendy Greenwood, Investigator
11 Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
12 Phoenix, Arizona 85007-2630

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Ana Starcevic
