

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of )  
Banking and Insurance, State of ) **FINAL ORDER**  
New Jersey, to fine, suspend, )  
and/or revoke the insurance )  
producer licenses of Parnel Dupoux, )  
Reference No. 1068647 and Gametight) )  
Bail Bonds, Reference No. 1099529 )

TO: Parnel Dupoux  
146 Linden Avenue  
Jersey City, NJ 07305

Gametight Bail Bonds  
c/o Parnel Dupoux  
146 Linden Avenue  
Jersey City, NJ 07305

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that Parnel Dupoux ("Dupoux") and Gametight Bail Bonds ("Gametight"), (collectively, the "Respondents"), may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Dupoux was licensed as a resident individual insurance producer with limited authority to sell, solicit and negotiate bail bonds pursuant to N.J.S.A. 17:22A-32, until his licensed expired on April 30, 2010; and

WHEREAS, Gametight was licensed as a resident business entity insurance producer with limited authority to sell, solicit and negotiate bail bonds pursuant to N.J.S.A. 17:22A-32, until its license expired on May 31, 2009; and

WHEREAS, pursuant to N.J.S.A. 17:22A-32b(2), Dupoux was the Designated Responsible Licensed Producer ("DRLP"), and responsible for the conduct of Gametight, and

WHEREAS, Respondents are subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 et seq. ("Producer Act"), the Producer Licensing regulations, N.J.A.C. 11:17-1 et seq. and regulations governing Insurance Producer Standards of Conduct, N.J.A.C. 11:17A-1.1 et seq., N.J.A.C. 11:17C-1.1 et seq. and N.J.A.C. 11:17D-1.1 et seq.; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (2), an insurance producer shall not violate any insurance laws, regulation, subpoena or order of the Commissioner or of another state's insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (4), an insurance producer shall not improperly withhold, misappropriate or convert any monies or properties received in the course of doing insurance business; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (8), an insurance

producer shall not use fraudulent, coercive or dishonest practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business in this State or elsewhere; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a (16), an insurance producer shall not commit any fraudulent act; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40d, the Commissioner shall retain the authority to enforce the provisions of and to impose any penalty or remedy authorized by the Producer Act and Title 17 of the Revised Statutes or Title 17B of the New Jersey Statutes against any person who is under investigation for or charged with a violation of the Producer Act or Title 17 of the Revised Statutes or Title 17B of the New Jersey Statutes even if the person's license or registration has been surrendered or has lapsed by operation of law; and

WHEREAS, pursuant to N.J.A.C. 11:17A-4.10, an insurance producer acts in a fiduciary capacity in the conduct of his or her insurance business; and

WHEREAS, pursuant to N.J.A.C. 11:17C-2.1(a), all premium funds shall be held by an insurance producer in a fiduciary capacity and shall not be misappropriated, improperly converted to the insurance producer's own use or illegally withheld by the licensee; and

WHEREAS, pursuant to N.J.A.C. 11:17-2.2(a), producers shall only be authorized to write the kinds of insurance for which they have specific authority on their license; and

WHEREAS, pursuant to the Commissioner's Bulletin No. 09-09 dated April 1, 2009, limited line bail bond authority does not include authorization to sell, solicit or negotiate Immigration Bonds and only persons licensed as insurance producers with the casualty line of authority are authorized to write Immigration Bonds in this state; and

WHEREAS, pursuant to N.J.A.C. 11:17-2.8(f), all licensees shall provide the Department with a complete and current business mailing address, and, if different, a street or location address, phone number and, if applicable, an email address; individual licensees shall also provide the Department with a complete and current residence address, phone number and, if applicable, an email address; and all licensees must notify the Department of any change in the foregoing information within 30 days of a change; and

WHEREAS, pursuant to N.J.A.C. 11:17-2.8(f)3, any legal process issued pursuant to the statutory authority of the Commissioner including, but not limited to, subpoenas, orders and orders to show cause may be served by sending the documents to the business mailing or residence address of the licensee

then on file with the Department; and

WHEREAS, pursuant to N.J.A.C. 11:17D-2.1a(1) and (2), before imposing an administrative penalty, the Department shall direct a notice to the last known business or mailing address of the alleged violator, which shall include a reference to the statute, rule and/or administrative order alleged to be violated, a concise statement of the facts alleged to constitute the violation, a statement of the administrative penalty or penalties sought to be imposed and a statement advising the alleged violator of the right to a hearing and the procedure for requesting a hearing; and

WHEREAS, pursuant to N.J.A.C. 11:17D-2.1a(3), the notice shall be served by personal delivery, or by certified mail, to the alleged violator's last known business or mailing address, according to the files maintained by the Department, and service in this manner shall be considered lawful service on the alleged violator; and

WHEREAS, the Commissioner issued Order to Show Cause No. E16-47 on June 2, 2016 ("OTSC"), alleging violations of New Jersey insurance laws by the Respondents as set forth in the following Counts:

COUNT 1

IT APPEARING that on or about June 7, 2007,  
JP paid the amount of \$6,530.00 to

Respondents Dupoux and Gametight and entered into a Surety Bail Bond Agreement ("Agreement") with Respondents Dupoux and Gametight to purchase a \$100,000.00 immigration bond; and

IT FURTHER APPEARING that said payment of premium in the amount of \$6,500.00 was made for the purpose of obtaining an immigration bond for JP's husband, HP, which was set by the New Jersey Superior Court, Bergen County, at \$100,000.00; and

IT FURTHER APPEARING that on or about June 7, 2007, JP received a payment receipt and signed acknowledgment from Respondents which acknowledged receipt of payments in the amounts of \$6,500.00 for premium and a \$30.00 posting fee and stated that the payments were sufficient for the posting of the bond; and

IT FURTHER APPEARING that on or about June 7, 2007, a bail hearing was scheduled for HP and Respondents Dupoux and Gametight failed to post his bail; and

IT FURTHER APPEARING that Respondents Dupoux and Gametight have failed to refund and return the \$6,530.00 to JP; and

IT FURTHER APPEARING that Respondents Dupoux and Gametight improperly withheld, misappropriated and converted bond funds or premiums received in the course of conducting insurance business, which constitutes fraudulent and dishonest practices and demonstrates incompetence, untrustworthiness and financial irresponsibility in the conduct of insurance business, in violation of N.J.S.A. 17:22A-40a (2), (4), (8) and (16), N.J.S.A. 11:17C-2.1(a) and N.J.A.C. 11:17A-4.10; and

COUNT 2

IT FURTHER APPEARING that on June 7, 2007, when Respondents Dupoux and Gametight solicited, negotiated and promised to obtain an immigration bond for JP, Respondents were not authorized to sell immigration bonds because they did not have the appropriate license;

IT FURTHER APPEARING that Respondents Dupoux and Gametight, did not possess the required licensing authority because Respondents only had bail bond authority and not casualty authority in violation of N.J.S.A. 17:22A-40a(2), (8), and (16), and N.J.A.C. 11:17-2.2(a)4; and

COUNT 3

IT FURTHER APPEARING that on July 6, 2009, the Commissioner issued a Subpoena #09-18, to Respondent Dupoux to appear before the Department on July 20, 2009, and to provide testimony and to produce documents; and

IT FURTHER APPEARING that Respondent Dupoux failed to appear before the Department on July 20, 2009, as required by the July 6, 2009 subpoena in violation of N.J.S.A. 17:22A-40a(2), N.J.S.A. 17:22A-40a(8) and N.J.S.A. 17:22A-45.

IT FURTHER APPEARING that Respondents were given notice of the aforesaid charges and an opportunity to contest the charges at a hearing pursuant to Order to Show Cause No. E16-47; and

IT FURTHER APPEARING that as set forth in the certification of service of Carl M. Bornmann, Deputy Attorney General, attached hereto as Exhibit A, under cover letters dated June 7,

2016, July 11, 2016 and September 7, 2016, respectively, Order to Show Cause No. E16-47 was sent by certified and regular mail to the last known business address and last known mailing addresses of Respondents at 146 Linden Avenue, Jersey City, NJ 07305, and to four other potential addresses of Respondents; and

IT FURTHER APPEARING that service of the Order to Show Cause to the last known business address and last known mailing address on file with the Department of Respondents Dupoux and Gametight at 146 Linden Avenue, Jersey City, NJ 07305 constitutes lawful service, pursuant to N.J.A.C. 11:17D-2.1(a)3.

NOW, THEREFORE, IT IS on this 10<sup>th</sup> day of MARCH, 2017

ORDERED that the charges contained in Order to Show Cause No. E16-47 are deemed admitted by Respondents due to Respondents' failure to respond to the alleged violations, pursuant to N.J.A.C. 11:17D-2.1(b)1; and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:22A-40, and N.J.A.C. 11:17D-2.1(b)2, the insurance producer licenses of Respondents Dupoux and Gametight are **REVOKED** effective upon the execution of this Final Order by the Commissioner; and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:22A-45c, that Respondents shall be responsible for the payment of civil penalties for violations of the Producer Act and other



insurance laws cited above as follows:

Count 1: Respondents Dupoux and Gametight shall be jointly and severally responsible for the payment of civil penalties totaling \$5,000.00 for misappropriating a bail bond premium and demonstrating fraudulent and dishonest business practices in the conduct of insurance business; and

Count 2: Further, Respondents Dupoux and Gametight shall be jointly and severally responsible for the payment of civil penalties totaling \$5,000.00 for failing to possess the required licensing authority; and

Count 3: Further, Respondent Dupoux, individually, shall be responsible for the payment of civil penalties totaling \$1,000.00 for failing to appear and comply with the Department's subpoena; and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:22A-45c and N.J.A.C. 11:1-32.4(b)20, Respondents Dupoux and Gametight shall reimburse the Department of Banking and Insurance, jointly and severally, for the costs associated with the investigation of this matter, as evidenced by the Certification of Investigator Ellena Herbert, attached hereto as Exhibit B, totaling \$175.00; and

IT IS FURTHER ORDERED that Respondents Dupoux and Gametight shall pay the above fines and costs totaling \$11,175.00 in full

by remitting payment to the Commissioner of Banking and Insurance, State of New Jersey, 20 West State Street, P.O. Box 329, Trenton, New Jersey 08625, Attention: Virgil Downtin, Chief of Investigations by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," within ten (10) days from the date of service of this Order; and

IT IS FURTHER ORDERED that pursuant to N.J.S.A. 17:22A-45c, Respondents Dupoux and Gametight shall make restitution to JP in the total amount of \$6,530.00 as described in Count 1 of Order to Show Cause No. E16-47; and

IT IS FURTHER ORDERED that in the event full payment of the fines, restitution and costs are not made, the Commissioner may exercise any and all remedies available by law, including but not limited to recovery of any unpaid penalties, in accordance with the Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.; an

IT IS FURTHER ORDERED that the fines in this Final Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT IS FURTHER ORDERED that the provisions of this Final Order represent a final agency decision and constitute a final resolution of the allegations contained in Order to Show Cause No. E16-47.

  
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Peter L. Hartt  
Director of Insurance

EXHIBIT A

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of )	
Banking and Insurance, State of )	
New Jersey, to fine, suspend, )	CERTIFICATION OF
and/or revoke the insurance )	DEPUTY ATTORNEY GENERAL
producer licenses of Parnel Dupoux, )	CARL M. BORNMANN
Reference No. 1068647 and Gametight )	
Bail Bonds, Reference No. 1099529 )	

I, Carl M. Bornmann, of full age, do of my own personal knowledge make the following statements by way of certification in lieu of affidavit pursuant to R. 1:4-4(b):

1. I am a Deputy Attorney General assigned as counsel for the Commissioner of Banking and Insurance, State of New Jersey, ("Commissioner"), in the above-captioned matter. I make this certification in support of entry of the Final Order in the above-captioned case against Respondents Parnel Dupoux ("Dupoux") and Gametight Bail Bonds ("Gametight").

2. On June 2, 2016, the Commissioner issued Order to Show Cause No. E15-127 against Respondents Dupoux and Gametight charging them with violations of the insurance laws of this State, pursuant to N.J.S.A. 17:22A-40.

3. Pursuant to N.J.A.C. 11:17D-2.1(a)3, the Order to Show Cause "shall be served by personal delivery, or by certified mail to the alleged violator's last known business or

mailing address, according to the files maintained by the Department. Service in this manner shall be considered lawful service on the alleged violator."

4. Under cover letter dated July 11, 2016, our office served Respondents Dupoux and Gametight with Order to Show Cause No. E16-47 at Respondents' last known business address and mailing address on file with the New Jersey Department of Banking and Insurance. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondents' last known business address and last known mailing address on file with the Department at 146 Linden Avenue, Jersey City, NJ 07305.

5. The regular mailings were returned with "Addressee Unknown" marked on the envelopes and the certified mailings were returned "unclaimed". A true and exact copy of the "Addressee Unknown" mailings and unclaimed certified mailings are attached as Exhibits 1 and 2, respectively. However, service upon both Respondents Dupoux and Gametight is proper and lawful service pursuant to N.J.A.C. 11:17D-2.1(a)3.

6. During the course of the investigation, the Department searched for an updated current address for Respondent Dupoux and identified potential addresses for Dupoux at 90-36 53<sup>rd</sup> Street, Apt. C, Elmhurst, NY 11372; 3636 W. Red Bird Lane, Apt. 1408, Dallas, TX 75237; 9018 216<sup>th</sup> Street, Queens Village, NY 11428

and 66878 Yuca Drive, Desert Hot Springs, CA 92240, respectively.

7. Under cover letters dated June 7, 2016, July 11, 2016, and September 7, 2016, respectively, our office served Respondents Dupoux and Gametight with Order to Show Cause No. E16-47 at Respondent Dupoux's additional potential residential addresses. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondents at Respondent Dupoux's potential addresses at 90-36 53<sup>rd</sup> Street, Apt. C, Elmhurst, NY 11372; 3636 W. Red Bird Lane, Apt. 1408, Dallas, TX 75237; 9018 216<sup>th</sup> Street, Queens Village, NY 11428 and 66878 Yuca Drive, Desert Hot Springs, CA 92240, respectively.

8. The regular mailings and the certified mailings sent to the addresses identified in paragraph 7 were returned with "Addressee Unknown" marked on the envelopes. The Commissioner has exercised due diligence in the service of the Order to Show Cause upon Respondents Dupoux and Gametight.

9. Pursuant to N.J.S.A. 11:17D-2.1(a)3, service of the Order to Show Cause on the last known business and residential addresses of Respondents on file with the Department as described above constitutes lawful service upon Respondents Dupoux and Gametight.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.



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Carl M. Bornmann  
Deputy Attorney General

Dated: 3-3-17

**EXHIBIT A**



Addresser Unknown



U.S. POSTAGE  
2P 08628  
02 1M  
090129923

APK-18-16

*From*  
**DEPARTMENT OF LAW AND PUBLIC SAFETY**  
 Richard J. Hughes Justice Complex  
 DIVISION OF LAW    PO BOX 117    TRENTON, NJ 08625

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*To:*  
 Parnel Dupoux  
 146 Linden Avenue  
 Jersey City, NJ 07305

073055C34-1N    09/18/16

RETURN TO SENDER  
 ATTEMPTED - NOT KNOWN  
 UNABLE TO FORWARD  
 RETURN TO SENDER

RETURN TO SENDER

RETURN TO  
SENDER

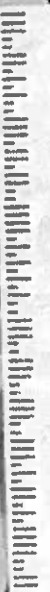
FA  
WORKS  
WORK

DEPARTMENT OF LAW AND PUBLIC SAFETY  
 From: Carl M. Bornmann, DAG  
 Richard J. Hughes Justice Complex  
 DIVISION OF LAW PO BOX 117 TRENTON, NJ 08625

To: ~~Gamewright Bail Bonds  
 c/o Pamela Dupoux  
 146 Linden Avenue  
 Jersey City, NJ 07310~~

NIXIE 073055034-1N 08/18/16

RETURN TO SENDER  
 ATTEMPTED - NOT KNOWN  
 UNABLE TO FORWARD  
 RETURN TO SENDER



Handwritten initials/signature

**EXHIBIT B**

7014 2120 0002 7017 9641



ZIP 08626 \$ 007.36<sup>0</sup>  
02/11/16  
01011300320310 10 1016

Carl M. Borrmann, DAG

*From*  
**DEPARTMENT OF LAW AND PUBLIC SAFETY**

Richard J. Hughes Justice Complex

DIVISION OF LAW PO BOX 117 TRENTON, NJ 08625

To:

**Parnel Dupoux**  
146 Linden Avenue  
Jersey City, NJ 07305

**NIXIE 073055007-1N**

**08/18/16**

**RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD  
RETURN TO SENDER**





7014 2J2D 0002 70J7 9634



ZIP 08628 \$ 007.36°  
02 11  
1001 100370 318 12 17 19

Carl M. Bornmann, DAG

*From*

**DEPARTMENT OF LAW AND PUBLIC SAFETY**

Richard J. Hughes Justice Complex

DIVISION OF LAW PO BOX 117 TRENTON, NJ 08625

To:

*Committee on Rail Bonds*

NIXIE 073055007-1N

08/18/16

RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD  
RETURN TO SENDER



EXHIBIT B

Proceedings by the Commissioner of)  
Banking and Insurance, State of New)  
Jersey, to fine, suspend and/or revoke)  
the insurance producer licenses of)  
Parnel Dupoux, Reference No. 1068647)  
and Gametight Bail Bonds, Reference)  
No.1099529. )

CERTIFICATION OF COSTS  
BY INVESTIGATOR  
ELLENA HERBERT

I, Ellena Herbert, of full age, do of my own personal knowledge make the following statements by way of certification in lieu of affidavit pursuant to R. 1:4-4(b):

1. I am an investigator with the New Jersey Department of Banking and Insurance, Division of Enforcement and Consumer Protection ("Department").
2. This certification is submitted in support of the Department's application for reimbursement of its costs of investigation and prosecution, in accordance with N.J.S.A. 17:22A-45(c).
3. On or about November 19, 2007 I was assigned responsibility for conducting an investigation to determine whether Parnel Dupoux and Gametight Bail Bonds, may have violated certain provisions of the New Jersey Producer Licensing Act of 2001, N.J.S.A. 17:22A-26, et seq., and related insurance regulations.




TOTAL TIME	3.5	@ \$50.00 per hour	=TOTAL COSTS OF INVESTIGATION - \$175.00

5. As this schedule reflects, the investigative efforts expended by the Department of Insurance concerning this matter total 3 hours and 30 minutes. Pursuant to N.J.A.C. 11:1-32.4(b)(20), costs to the Department for the investigation and prosecution for violations of the New Jersey Insurance Producer Licensing Act, N.J.S.A. 17:22A-40, are reimbursable at the rate of \$50.00 per hour, rounded to the nearest quarter hour.

6. I therefore request that the Department's costs of investigation and prosecution be reimbursed in the amount of \$175.00.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.

  
 Ellena Herbert

Dated: March 1, 2017.