



Welcome to the Lexington National Team

Scott Williams has been part of the Lexington National family for over 10 years. After a brief period away, he is now back on the team.

Scott was born and raised in Baltimore. He worked at the Baltimore City Sheriff's Department from 1993 to 2000. During that time, he performed general law enforcement, service of warrants, court security, bad debt collection, transportation of prisoners, and witness protection. Scott became an expert on the criminal justice system and dealing with criminal defendants.

In 2000, he joined Fred Frank Bail Bonds, the retail bail office run by Lexington National Vice-President, Ronnie Frank. Scott worked the day shift, the night shift and the weekend shift. He did it all - approved bonds, rejected bonds, secured collateral, posted bonds, picked up skips, and collected unpaid premium. Over the years, Scott developed strong relationships with many law enforcement departments and worked closely with them to apprehend fugitives. Scott helped with marketing Fred Frank Bail Bonds in both urban and rural areas. Scott was also in charge of debt collection, an area that has become increasingly important for most bondsmen.

In addition to his law enforcement and bail experience, Scott also has a B.A. degree in business from the University of Baltimore. Scott previously worked part-time as a mortgage broker, which provided him valuable experience in securing mortgages and financial analysis.

In the summer of 2010, Scott moved to Idaho to be near his fiancée (the wedding is scheduled for August 2011). We were all sad to see Scott go, but wished him well. Happily, Scott is now back with Lexington National. Scott will continue to live in Idaho, where he will be able to easily visit our western bondsmen. He will handle audits, assist with forfeiture management, meet with prospective Lexington National bondsmen, and generally be available to share his knowledge and experience to help our agents succeed.

Welcome back, Scotty!

Contact Scott Williams at 443-591-8082 or swilliams@lexingtonnational.com.



Lexington National is happy to announce that Mike Monks has joined the company as Texas Counsel.

Mike's unique blend of bail experience and legal knowledge make him a terrific addition to the Lexington National family. Mike learned about bail from his father, Gerald Monks. Gerald was a founder and the first president of the Professional Bondsmen of the United States (PBUS). Gerald had a thriving bail bond business in Houston, at which Mike worked through college and law school. Mike has seen and heard every bail story and knows what it is like for bail to be the family business.

Mike graduated from the University of Houston Law School in 1982. He and his brother Pat practice law at the Monks Law Firm. Mike handles bail bond matters and criminal defense cases. Mike has served as general counsel for the Professional Bondsmen of Houston, Professional Bondsmen of Texas and PBUS. He has been an instructor for the PBUS and the Texas Bail Bond Education program. And, he has spoken at continuing legal education programs for the Houston Bar Association and the Harris County Municipal Justice Bar Association.

Mike stated that he is excited to be working with Lexington National: "I've seen a lot of bail bond sureties over the years. Lexington National is first rate. They really do care about the bondsmen who work with them; and they provide the best service and advice of any company I have ever dealt with. I am proud to be joining Lexington National as Texas Counsel and look forward to working with Lexington National bondsmen."

If you have any questions about Texas bail, contact Mike at 832-201-9011 or jmmonks@monkslaw.com.



How Copyright Law Affects Your Website

by Ned Himmelrich

Is your webpage creating more risks for you than you realized? As the Internet grows as a marketing tool, and websites overtake yellow pages as the first place where someone seeks a bail bondsman, you should be familiar with what copyright and related laws say about where you should obtain the photographs, graphics and narratives you can use for your website.

Too often people merely copy materials they find elsewhere. People are unaware about what is protected, when they need permission to use certain materials, and what liability they may have for improperly using material found elsewhere.

The rules for websites are the same as for yellow page and other print advertisements. However, the ease with which someone creating a web page can make a copy of another's creations — and add the material to their own website — makes it more enticing to act in a way that infringes on someone else's rights.

The rule you should follow is simple: Do not copy anything you see on the Internet unless you have permission. Sure, you may have a limited defense, or the person who created what you take does not care, but the basic rule is that you cannot copy someone else's creation. This applies to photographs, artwork, graphics, layout and wording. All of these are considered "works of art" under copyright law. It even applies to computer coding that you may use to operate the workings of your site. And, if you think that no one will catch you if you just cut and paste a few graphics from one website, or borrow some language from a different website, then think again. As easy as it may be to copy material, it is just as easy for someone to search for users of their own material.

Similarly, when you use a photograph or some other "likeness" of a person, you need to

get two different permissions: (1) permission from the person depicted to use his likeness, otherwise you are infringing on his "right of publicity" and (2) permission from the photographer or artist who created the photograph or graphic, because that artist has rights as the creator of the work.

Ideally, you should create your own graphics, write your own copy and take your own photographs, or have your web developer create them for you. If you find something on a different web page that you really like, you should get a license from that website owner to use the material. But what you should not do is merely take the material from a different website, thinking that you are allowed to use it just because it is on the Internet.

If you use someone's work without permission, your use can be enjoined, and your website with that content shut down. You also are liable for the profits you make that are based on the infringement. In certain cases, where the owner has registered a copyright in the work, you could pay its attorneys' fees and damages allowed by the federal statute.

As a related note, remember, if you hire a web developer to create a web page for you and develop original materials, you should have a written agreement with the developer that explains what creations the developer owns, what you own, and the extent to which you can use the material. Without such an agreement, the web developer likely owns the material that underlies your web page, including all graphics.

Ned T. Himmelrich is director of the Intellectual Property Group at Gordon, Feinblatt, Rothman, Hoffberger & Hollander, LLC in Baltimore, Maryland. He can be reached at 410-576-4171 or nhimmelrich@gfrlaw.com. ■

Lexington National Insurance Corporation



P.O. Box 6098
Lutherville, MD 21094

www.lexingtonnational.com

*Bail is our Business...
and we mean Business!*

1-888-888-BAIL(2245)

Officers

Brian Frank – President
Phyllis Kimmelman Frank – Vice President
Ronnie Frank – Vice President
Mark Holtschneider – Executive Vice President/General Counsel
Kim Marzullo – Vice President/Chief Financial Officer
Mike Monks – Assistant Secretary/Texas Counsel
Randy Parton – Senior Vice President
Lisa Slater – Vice President/Chief Operating Officer

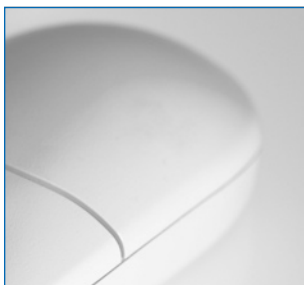
Our Team

Tauryon Allen – Producer Servicing
Tami Barksdale – Executive Assistant to Senior Vice President
Jamie Burchett – Producer Servicing
Roxanne Cucina – Producer Servicing
Erika Douglas – Special Projects
Jennifer Everheart – Producer Servicing
Tess Isaac – Producer Servicing
Denise Jett – Executive Assistant to Executive Vice President
Kristie Marquess – Producer Servicing
Terry Marquess – Executive Assistant to President
Quiana Mondowney – Office Administrator
Justin Mondowney – Forfeiture Clerk
Patricia Price – Producer Servicing
Dennis Sew – Director of Agent Relations
Vicki Shinsky – Producer Servicing
Jarre Weinstein – Licensing Administrator
Fran Whiting – Forfeiture Supervisor
Scott Williams – National Field Service Representative

Contact the editor Mark Holtschneider at mholtschneider@lexingtonnational.com or 1-888-888-BAIL. Deadline for next newsletter issue content: March 15, 2011.

Important Note

Lexington National Insurance Corporation does not endorse any of the vendors, web sites, forums, organizations, resources, etc. that are presented in this newsletter. All articles and references are prepared strictly for informational purposes.



Stay in Touch

Have an idea for our next newsletter? Need to update your contact information? Want to subscribe to our electronic version or unsubscribe from our mailing list? Send a quick note to the editor at mholtschneider@lexingtonnational.com.

2010 Tax Tips for Small Bail Businesses

Each year, the IRS posts a list of tax law changes online to help business owners navigate the new tax season. As you prepare your 2010 taxes, login to www.irs.gov and click on "Forms and Publications" to get updated information and required forms. In the meantime, here are a few changes that might benefit your bail bond business.

Standard Mileage Rates for the Cost of Operating a Car

- Business Use = 50 cents per mile
- Medical Reasons or as part of a Deductible Move = 16.5 cents per mile
- Charitable Purposes = 14 cents per mile

Health Savings Accounts (HSA)

HSAs (accompanied by a qualifying high-deductible health plan) offer individuals the opportunity to contrib-

ute funds to a tax-advantaged medical savings account that rolls over each year without penalty.

For 2010, a qualifying high deductible health plan must have an **annual deductible** of at least \$1,200 for self-only coverage or \$2,400 for family coverage and must limit annual out-of-pocket expenses of the beneficiary to \$5,950 for self-only coverage and \$11,900 for family coverage.

Maximum **annual contributions** are: \$3,050 for self-only coverage or \$6,150 for family coverage OR \$4,050 for self-only coverage or \$7,150 for family coverage for a qualified individual who is age 55 or older at any time during the year.

Affordable Care Act Tax Provisions

The *Affordable Care Act* contains some tax provisions that take effect this year and more that will be implemented

during the next several years. Here are a few points for 2010:

- Employers, who pay at least half the cost of single employee coverage, may qualify for the **Health Care Tax Credit** to help afford small group health insurance coverage.
- Employees who make **Flexible Spending Account** contributions in 2011 may no longer purchase over-the-counter medications and submit the receipts for reimbursement through the FSA plan.
- **Dependent children under age 27** are covered on group plans.
- Employers are required to report the value of **Employer-Provided Health Coverage** on each employee's Form W-2. Optional for 2011. ■

Source: *Forms and Publications at www.irs.gov.*

Don't Overlook these Business Expenses!

According to the *Legal Encyclopedia at www.nolo.com*, there are many expenses that small business owners often don't track, but could itemize at tax time. Here are a few that might help you lower your profit margin and pay less tax!

* audiotapes, videotapes, magazines and books related to business * association dues * business gifts * casualty and theft losses * consultant fees * office supplies * credit bureau fees * online computer services related to business * parking and meters * petty cash funds * postage

Giving Back

Carroll County Bail Bonds

Maryland agent Denise Aleshire-Dyson and her family own and operate Carroll County Bail Bonds in Westminster, Maryland. This year, they participated in the Festival of Trees, an event whose fundraising efforts go to the Kennedy Krieger Institute, a comprehensive resource for children with disorders of the brain, spinal cord, and musculoskeletal system. Denise's in-laws have decorated a tree for the festival for many years. This year, her immediate family decided to participate by building and decorating a gingerbread house.

Denise said: "I was looking for a way to incorporate time with my children (three that I am blessed to have healthy and happy, including two grandchildren), time with family and give back to the community. I was able to do all three. My daughter helped design; my husband supported my first attempt at making a gingerbread creation and became the delivery driver, which was a ride (approximately 30 minutes from my home, a true test of faith) ... It is



definitely a tradition that will be carried out for years to come." The Carroll County Bail Bonds family is an inspiration for us all.

Braswell Bail Bonds

In Stuart, Florida, General Agent Linda Braswell continued the long tradition of hosting a Christmas party in her home to benefit the White Doves Project of Martin County, FL. The White Doves Holiday Project provides food and toys to more than 1,000 local families that need assistance during the holiday. Linda's holiday party is one of the most sought after invitations. Her only requirement to attend is that guests bring a new, unwrapped toy. This year, as every year, the White Dove Project sent several trucks to pick up the donated toys. Linda also accepts financial contributions on behalf of the White Doves and those funds are then used to provide food and clothing to families in need. Each year, Linda is recognized for her philanthropic contributions to her community.



Is Your Website Ready for the Mobile Web?

by Dan Kaplan and Eric Kronthal

Have you looked at your bail bonds website on an iPhone, Android or Blackberry recently? You may be surprised to know that websites display differently on these handheld “smartphone” devices, and that Google search results can be different on mobile devices than on desktop computers.

In an industry where prospects only search the web when they have a very urgent, immediate need, it’s important to pay attention to how your website performs on the mobile web. If you haven’t searched and viewed your website on these devices, you should for three reasons.

Consumers are purchasing smartphones at an ever increasing pace. The 2010 sales figures for smartphones show a month over month increase that was three times greater than that of ordinary mobile phones. Ordinary mobile phone sales grew 35 percent in the third quarter, while smartphone sales increased 96 percent (*Gartner Research*). We can expect the price tag on smartphones and mobile service plans to continue to drop and, with that, consumers are likely to adopt smartphones at an even faster pace in 2011.

Bail bonds prospects are increasingly finding you online with their smartphones. More Americans used their phones to search and surf the Internet in 2010 than in 2009. This was a 50 percent increase from 25 to 38 percent of all mobile phone owners.

Professor Publishes Article in Favor of Bail Bondsmen

Well known economist Alex Tabarrok has recently published an article setting forth his conclusions on the effectiveness of bail bondsmen: “When felony defendants jump bail, bounty hunters spring into action. It’s a uniquely American system, and it works. . . . Bail bondsmen play an important but unsung role in our legal system.”

Professor Tabarrok is the Chair of the Economics Department at George Mason University and the Director of Research for the Independent Institute. His article, “The Bounty Hunter’s Pursuit of Justice”, was published in the winter 2011 edition of the *Wilson Quarterly*, a publication of the Woodrow Wilson International Center for Scholars.

Professor Tabarrok notes that about 25% of all felony defendants fail to show up for court. Although some of these absences are due to forgetfulness, hospitalization, or imprisonment on another charge, other skips are willful. Although the police are charged with recapturing these fugitives, Professor Tabarrok concludes that most police and sheriff departments are too overwhelmed to chase fugitives. As a result, there are 47,000 open warrants in Philadelphia and over 2,000,000 in California.

Professor Tabarrok’s research included going on a fugitive recovery attempt with Lexington National bondsman and Director of Agent Services, Dennis Sew. Dennis showed Professor

Businesses targeting minority communities should be aware their websites are likely being viewed on a mobile device. African-Americans and Hispanic Americans are much more likely than whites to use the Internet on their smartphones and other mobile devices, according to a report from the Pew Research Center. Bail bondsmen interested in reaching minorities must consider the fact that many of their prospects are not going to be accessing their websites on a desktop or laptop computer with a broadband connection, but on smartphones.

More often than not, websites are created without smartphone platforms in mind and it is not surprising these websites look “broken” on the smaller screens. They’re not broken, but they have not been adapted to display properly on smartphones.

If a prospect finds your site on their smartphone, but can’t read it or find a phone number easily, they’re not likely to call you but rather will move on and find another bail bondsman.

Get your company website ready for smartphones in 2011 and have a profitable year! ■

Co-owners of PeriscopeUP, Dan Kaplan and Eric Kronthal build and promote top-performing websites that help clients get more leads and sales. Call 866-446-1972 or visit www.periscopeUP.com to grow your business online and get a free website evaluation.

Tabarrok that fugitive recovery is not “cowboy” work. Rather, it requires patience, politeness and persistence. Professor Tabarrok praised Dennis’ professionalism and ability to recover fugitives. Professor Tabarrok’s statistical research showed that fugitives on bail bonds “are a whopping 50% less likely to be on the loose after one year when compared to other bail jumpers.”

In addition to being effective, Professor Tabarrok pointed out that bail bondsmen and bounty hunters work at no cost to the taxpayers. He reported: “The public reaps a double benefit, because when a bounty hunter fails to find his man, the bond is forfeited to the government. Because billions of dollars of bail are written every year and not every fugitive is caught, bond forfeits are a small but welcome source of revenue. At the federal level, forfeits help fund the Crime Victim Fund, which does what its name suggests; and, in states such as Virginia and North Carolina, they yield millions of dollars for public schools. Indeed, budget shortfalls around the nation are leading to a reconsideration of commercial bail. Oregon, which banned commercial bail in 1974, is considering a controversial bill to reinstate it, and even Illinois, nearly 50 years after establishing its alternative system, may once again allow bail bondsmen.” ■

Professor Tabarrok’s article can be found on the home page of the American Bail Coalition website at www.americanbailcoalition.com.

Out and About at the California and Texas conventions



California Agent Brian Hackenthal & California General Agent Glenda Stroobant



California Agents Mario & Glibert Ramirez



California Agent Teresa Jennings & California General Agent Frank Stroobant



California Agent Terry Fowler & Florida General Agent Linda Branswell



Randy Parton and Texas Bondsman Buddy Moser



Texas Agents Dale Coburn & Luis Esquivel



California General Agent Kimi Stubblefield & Carlos Maldonado



Texas Agents Alicia Davis, Renell Pedigo and Ronnie Long



Texas Agents Jim and Joyce Alexander



Texas Agent Corey Lee and Wife Carey Lee

Legal Beat: **Recent Cases Impacting the Bail Industry**



by Mark Holtschneider, Esq.

Failure to File Criminal Complaint within 15 Days of Arraignment Discharges Bond - California

After the defendant's bond was posted, he was ordered to appear for arraignment on October 21. He appeared as ordered, but the complaint had not yet been filed. The trial court continued the arraignment to December 2. The complaint was filed on November 14. Later in the proceedings the defendant failed to appear and the bond was forfeited. Penal Code §1305(a) provides that the court shall not have jurisdiction to declare a forfeiture, and the bond shall be released, if no complaint is filed within 15 days from the date of arraignment. The Court held that the 15 day period started on the date initially set for arraignment, and that start date could not be extended by the trial court. Thus, the complaint on November 14 was filed after the 15 day period ended. The trial court lost jurisdiction to forfeit the bond when the 15 day period expired, and the judgment against the surety was reversed. *People v. Indiana Lumbermens Mutual Insurance Co.*, (Cal.App. 2010)

Lesson Learned – When a California bondsman receives a forfeiture notice, he should determine whether the criminal complaint was filed within 15 days of the arraignment.

State Must Show Evidence of Sufficient Cause to Continue Case - California

The defendant twice failed to appear and the court continued the case both times without forfeiting the bond. The defendant later again failed to appear and the court declared a forfeiture, then eventually entered summary judgment. The issue on appeal was whether the trial court had reason to believe that the defendant had a sufficient excuse for not appearing when it continued the case without forfeiting the bond. The Court recognized that representations by defense counsel can provide such a reason, but here the record was silent as to any basis for the trial court to find a sufficient excuse. Therefore, the trial court lost jurisdiction to forfeit the bond and the summary judgment was reversed. *People v. American Contractors Indemnity Co.* (Cal.App. 2010).

Lesson Learned – In California, a bond will be discharged if there is no evidence in the record that there was a sufficient excuse for the defendant's FTA and the bond was not forfeited at that time.

Insurance Bondsman is not Required to have Local Office - Pennsylvania

A Pennsylvania county court refused to allow a bondsman, licensed with an insurance company, to do business in the county because the bondsman did not maintain an office in that county, as required by local rule. The trial court ruled against the bondsman. On appeal, the bondsman argued that insurance-backed bondsmen are governed by the Department

of Insurance and are not subject to local rules, which only apply to professional/property bondsmen. The Appeals Court agreed with the bondsman and held that the requirement that a professional bondsman have an office in the county did not apply to a surety agent licensed by the Insurance Department. *Commonwealth v. Liberty Bail Bonds* (Pa.Cmwlth. 2010).

Lesson Learned – In Pennsylvania, bondsmen who work with insurance companies do not need to have an office in every county where they write bonds.

Professional Bondsmen Limited in Number of Bonds They Can Write Outside Home County - Oklahoma

The Oklahoma Supreme Court reversed a long-standing interpretation of the Insurance Department's position and held that: (1) an Oklahoma professional bondsman can be registered in only one county – either where he resides or where he has his office; (2) a professional bondsman can write only 10 bonds per year in the counties where he is not a registered bondsman; and (3) the 10 bond rule cannot be circumvented by employing a licensed surety bondsmen as an agent to write bonds in a county where the professional bondsman is not registered. The Court found that a professional bondsman cannot do, via an agent, what he cannot do himself. *Surety Bail Bondsmen of Oklahoma, Inc. v. Insurance Commissioner* (Okla. 2010).

Lesson Learned – Property Bondsmen in Oklahoma are limited in the number of bonds they can write outside their home county. Insurance bondsmen are not similarly limited.

Two-year Delay in Serving Nisi on Texas Bondsman did not Discharge Bond, but 21-day Delay in Serving Forfeiture in Georgia did Exonerate Bond - Texas and Georgia

Georgia and Texas recently issued rulings on the effect of the State's delay in sending notice to the surety that the defendant failed to appear. In the Texas case, the State delayed for over two years before serving the bondsman with notice of a forfeiture. The bondsman argued that his due process rights were violated by the State's lack of due diligence in serving him with the notice. The Texas Court held that the bondsman was allowed to present any evidence he had at the delayed hearing and the notice was served well within the four year limitation period for forfeiture of the bond. There was no due process violation. The Court noted that the two years to seek remission of forfeiture, if the defendant was recovered, ran from entry of the final judgment; therefore the delay in entering judgment did not prejudice the bondsman.

By contrast, the Georgia court served notice of the bond forfeiture hearing on the surety 21 days after the defendant failed to appear. O.C.G. §17-6-71(a), however, requires notice be sent

within 10 days. Nevertheless, the trial court found that the State had substantially complied with the notice requirement and the surety had not established prejudice. The trial court granted the State's motion for bond forfeiture and the surety appealed. The Court of Appeals held that the 2009 amendments to §17-6-71(a) were intended to change existing law and that it was no longer sufficient for the State to show substantial compliance and that the surety need no longer establish prejudice. The amendments required that the 10-day notice provision "shall be adhered to strictly" and that, if the notice is not served as specified, the surety "shall be relieved of liability." The Court reversed the judgment of the trial court. *Castaneda v. State* (Tex.App. – San Antonio 2010) and *A.A. Professional Bail v. Perdue* (Ga.App.2010) .

Lesson Learned – The consequences of a court's delay in giving notice of a forfeiture to the surety varies by state. In some states, the notice must be given within a few days or the bond is automatically exonerated. In other states, there is no time limit on when notice can be given and the surety is only exonerated if it can show that the delay in receiving notice caused prejudice. Whenever you write a transfer bond in another state, make sure you know the rules in that state and personally follow up on the case's status.

Surety Cannot Appeal Denial of Remission - Nevada

The trial court entered a judgment against the surety and the surety appealed. The Nevada Supreme Court dismissed the appeal and repeated its holding from four years ago -- there is no jurisdiction to appeal "an order denying a motion to remit surety bond or any other order entered in an ancillary bail bond proceeding." *Goodfellas Bail Bonds v. State* (Nev. 2010).

Lesson Learned – In Nevada, a trial court's decision is final and binding. Without the right to an appeal, bonds must be more tightly underwritten in Nevada.

Defendant's Acquittal in Abstentia Did Not Exonerate Bond - Arizona

The defendant was deported a few days after his bond was posted. He failed to appear at pretrial proceedings and for trial. The State elected to try him in absentia, and he was acquitted. The trial court then noticed a show cause hearing on the bond and forfeited the entire amount. On appeal, the surety argued that the court lost jurisdiction to forfeit the bond upon the defendant's acquittal. The Court held that the bond proceedings were in the nature of a civil action for breach of the contract between the surety and the State and did not depend on the criminal proceeding for jurisdiction. The surety argued that the bond was exonerated by the acquittal before any action had been taken to forfeit the bond. The Court held that the bond violation occurred when the defendant did not appear and his subsequent acquittal did not require exoneration. Finally, the surety argued that the trial court's failure to issue an arrest warrant before setting the show cause hearing violated Arizona Rule of Crim. Proc. 7.6(c) and required exoneration of the bond. The Court agreed that the rule required a bench warrant, but thought that requirement was separate from the bond forfeiture and that the surety would have to prove prejudice

from the court's failure to issue the warrant. Since the surety here had not shown prejudice, it was not exonerated by the trial court's failure to follow the rule. In re Bond in the Amount of \$75,000 (Ariz.App. 2010).

Lesson Learned – The forfeiture rules in Arizona are very tough.

NC Bondsman Not Permitted to Apprehend Fugitive in VA - Virginia

A North Carolina bondsman went to Virginia to arrest one of his North Carolina skips. The bondsman attempted to apprehend the wrong person and was charged criminally with abduction. The bondsman argued that he was permitted under the U.S. Supreme Court case of Taylor v. Taintor to apprehend a fugitive and return him to custody. The Virginia appeals court disagreed and held that the Virginia Legislature had replaced the common law with a statute that required bondsmen and bounty hunters to be licensed in Virginia. As such, the bondsman's conviction was affirmed. *Collins v. Commonwealth* (Va. App. 2010).

Lesson Learned – Taylor v. Taintor is not controlling law in every state. Before a bondsman attempts to recover a fugitive in another state, the bondsman should determine the laws of that state. ■

Know where they go!



ERA offers electronic monitoring products & services, with GPS tracking capability, at very competitive prices.

- Enhance your revenue opportunities
- Manage and improve your risk liability
- Track your defendants' whereabouts – 24/7

Ask about ERA's unique turn-key program, and our new **Bail Tracker** – marry your surety bond to a GPS device for as low as **\$59⁹⁵ per month.**

ERA Electronic
Resource Associates, LLC.

www.eramonitoring.com • 954-703-6033

Studying Your Options?

If you need an insurance company that understands your bail bond business, then you're looking in the right place. At Lexington National, WE KNOW BAIL.

We are bail bondsmen and the Frank family has operated retail bail bond offices for over 60 years. While some insurance companies juggle bail bonds with construction bonds, court bonds and homeowners insurance, we focus only on BAIL BONDS. It's simply what we do.

We welcome agents who want to work with a surety that understands them and is devoted solely to bail. We'll help you write more bail and be more profitable. We do that every day.

Join our family of agents across the country and watch your bail bond business grow.



Take a Closer Look

www.lexingtonnational.com

888-888-BAIL (2245).

Bail is our Business...and we mean Business!

Prst Std
US Postage
PAID
Permit No. 1608
Baltimore, MD

