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I.S.B. No. 3873

FILED *As*  
SEP 07 2017  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

IDAHO DEPARTMENT OF  
INSURANCE,

Complainant,

vs.

ELSA SANCHEZ, an individual holding  
inactive Idaho Resident Bail Agent License  
No. 133930; and ELSA'S BAIL BONDS,  
LLC, an Idaho limited liability corporation  
holding inactive Idaho Resident Bail  
Agency Producer License No. 398851;

Respondents.

Docket No. 18-3215-16

**STIPULATION AND  
FINAL ORDER**

**STIPULATION**

The Idaho Department of Insurance (hereinafter "Department") and Respondents **ELSA SANCHEZ** and **ELSA'S BAIL BONDS, LLC** ("Respondents") do hereby agree and stipulate as follows:

1. The Director of the Department has jurisdiction over this matter pursuant to Title 41, Idaho Code.

2. On January 4, 2017, the Department filed and served a Verified Complaint and Notice of Right to Hearing (hereinafter "Verified Complaint") on Respondents.

3. The Department alleged in the Verified Complaint that Respondents violated sections 41-1016(1)(b) and 41-1024, Idaho Code, and IDAPA Rule 18.01.10.021.01, a total of one hundred and sixty-one (161) times. The Department also alleged in the Verified Complaint that Respondents violated section 41-1016(1)(h), Idaho Code.

4. On January 26, 2017, Respondents filed a request for hearing.

5. On March 21, 2017, attorney Aaron Bazzoli, filed a Notice of Appearance on behalf of Respondents.

6. On March 23, 2017, the Hearing Officer set this matter for hearing at 9:00 o'clock a.m., Friday, June 9, 2017.

7. In lieu of a full hearing, the parties have agreed to settle this matter as set forth herein.

8. In consideration of the foregoing, the Department and Respondents stipulate and agree:

a. That Elsa Sanchez and Elsa's Bail Bonds, LLC admit to one violation each of section 41-1016(1)(b), Idaho Code, for having violated section 41-1024, Idaho Code, relating to fiduciary funds;

b. That, based on the violation of section 41-1016(1)(b), Idaho Code, Elsa Sanchez and Elsa's Bail Bonds, LLC stipulate and agree that a joint administrative penalty shall be imposed in the amount of Fifteen Thousand Dollars (\$15,000.00) payable to the Idaho Department of Insurance, with Ten Thousand Dollars

(\$10,000.00) of such administrative penalty to be suspended. Both Elsa Sanchez and Elsa's Bail Bonds, LLC shall be jointly and severally responsible to pay the administrative penalty as provided herein. Respondents shall have three years from the date of entry of the Final Order herein to pay the remaining sum not suspended, namely Five Thousand Dollars (\$5,000.00);

c. That Elsa Sanchez stipulates and agrees that her Idaho Resident Bail Agent License No. 133930 shall be revoked and that, should she choose to reapply in the future, she shall be barred from submitting an application to the Department of Insurance for a new license under title 41, Idaho Code, for a period of five (5) years from the date of entry of the Final Order revoking her Idaho Resident Producer License No. 133930;

d. That the Idaho Department of Insurance shall not consider any application for a producer license from Elsa Sanchez until after five (5) years following the order of revocation and until such time that the total administrative penalty imposed herein, including the suspended sum of Ten Thousand Dollars (\$10,000.00), has been paid in full;

e. That, based on the violation of section 41-1016(1)(b), Idaho Code, Elsa's Bail Bonds, LLC, stipulates and agrees that its Idaho Resident Bail Agency License No. 398851, shall be revoked and that, should Elsa's Bail Bonds, LLC, choose to reapply in the future, it shall be barred from submitting an application to the Department of Insurance for a new license under title 41, Idaho Code, for a period of five (5) years from the date of entry of the Final Order revoking its Idaho Resident Bail Agency License No. 398851;

f. That the Idaho Department of Insurance shall not consider any application for an agency producer license from Elsa's Bail Bonds, LLC, until after five (5) years following the order of revocation and until such time that the total administrative penalty imposed herein, including the suspended sum of Ten Thousand Dollars (\$10,000.00), has been paid in full;

g. That this stipulation may be incorporated into a Final Order to be signed by the Director; and that the form and content of the Final Order as attached hereto is appropriate and proper; and that the Director of the Department may enter the Final Order based on his discretion, the terms of which include the adoption in full and incorporation of the foregoing Stipulation.

9. The parties hereto have entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights they may be waiving thereby.

10. Before executing this Stipulation, Respondents have had the opportunity to review this Stipulation with their respective attorney(s) and to seek appropriate advice and counsel relating to this Stipulation and Final Order.

11. The parties hereto waive their right to notice and hearing at which they may be represented by counsel, present evidence, and examine witnesses. The parties hereto further waive their right of reconsideration, appeal, and other rights as set forth in title 41, Idaho Code, and title 67, chapter 52, Idaho Code, including the right to submit this matter for review by a court of competent jurisdiction.

12. The parties hereto have reviewed the proposed Final Order and agree as to its form and that said Final Order may be submitted to the Director of the Department for his review and signature.

**IT IS SO AGREED.**

DATED THIS 31 day of August, 2017.

ELSA SANCHEZ

By:

  
ELSA SANCHEZ

Respondent

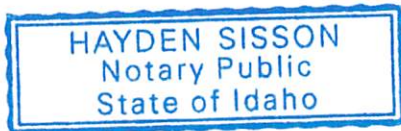
STATE OF IDAHO )

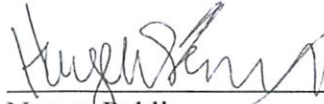
: ss.

County of Canyon )

On this 31st day of August, 2017, before me, the undersigned Notary Public, personally appeared ELSA SANCHEZ, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.





Notary Public

Residing at Canyon County, ID

My commission expires 11/16/2022

IT IS SO AGREED.

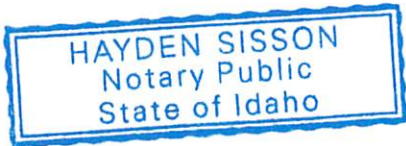
DATED this \_\_\_\_\_ day of \_\_\_\_\_, 2016

ELSA'S BAIL BONDS, LLC.

by [Signature]  
ELSA SANCHEZ  
Its Manager  
Respondent

STATE OF IDAHO )  
: ss.  
County of Canyon )

On this 16<sup>th</sup> day of August, 2017, before me, the undersigned Notary Public of the State of Idaho, personally appeared ELSA SANCHEZ, who, being by me first duly sworn, declared that she is the manager of ELSA'S BAIL BONDS, LLC, an Idaho limited liability corporation, that she signed the foregoing document as the manager of the corporation, and that the statements therein contained are true and correct.



[Signature]  
Notary Public  
Residing at Middleton, ID  
My commission expires 11/16/2022

IT IS SO AGREED.

DATED THIS 1 day of Sept., 2017.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

By: Elaine Mellon  
ELAINE MELLON  
Bureau Chief, Consumer Services Bureau

STATE OF IDAHO            )  
  : ss. .  
County of Ada            )

On this 1 day of September, 2017, before me, the undersigned Notary Public, personally appeared ELAINE MELLON, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

  
[Signature]  
Notary Public of Idaho  
Residing at BOISE  
My commission expires 30 OCT 2019

## FINAL ORDER

The parties hereto, namely the Idaho Department of Insurance and ELSA SANCHEZ, Respondent, and ELSA'S BAIL BONDS, LLC, Respondent, having entered into the foregoing Stipulation, and the form of the order having been approved, the Director, having reviewed the same, does hereby find that there is a factual basis for entry of a Final Order herein and finds and concludes that ELSA SANCHEZ, Respondent, and ELSA'S BAIL BONDS, LLC, Respondent, did violate title 41, Idaho Code, as stipulated and as stated in the foregoing Stipulation.

**NOW, THEREFORE**, based on the foregoing and in consideration of the premises,

**IT IS HEREBY ORDERED** that the foregoing Stipulation is **APPROVED** and is an **ORDER** of the Director, is adopted in full, and is incorporated herein as if set forth in full and made a part hereof;

**IT IS FURTHER ORDERED** that an administrative penalty in the total sum of FIFTEEN THOUSAND DOLLARS (\$15,000) payable to the Idaho Department of Insurance, is hereby imposed jointly and severally against ELSA SANCHEZ and ELSA'S BAIL BONDS, LLC, with TEN THOUSAND DOLLARS (\$10,000.00) of said administrative penalty **SUSPENDED**;

**IT IS FURTHER ORDERED** that ELSA SANCHEZ and ELSA'S BAIL BONDS, LLC, joint and severally, **SHALL PAY** in full the remaining sum not suspended, in the amount of Five Thousand Dollars (\$5,000.00), not later than three (3) years after the date of entry of this Final Order.

**IT IS FURTHER ORDERED** that Idaho Resident Bail Agent License No. 133930 issued to ELSA SANCHEZ is hereby **REVOKED**;

**IT IS FURTHER ORDERED** that ELSA SANCHEZ shall not submit an application for an Idaho resident bail agent license, or any other license under title 41, Idaho Code, nor shall the Department consider such an application from ELSA SANCHEZ for a period of five (5) years



after the date of entry of this Final Order, and after the total sum of the administrative penalty imposed herein, inclusive of the suspended sum of Ten Thousand Dollars (\$10,000.00), has been paid in full;

**IT IS FURTHER ORDERED** that in the event ELSA SANCHEZ files an application for a license under title 41, Idaho Code, after the five (5) year period of revocation as ordered herein, ELSA SANCHEZ shall show good cause why the prior revocation shall not be deemed a bar to the issuance of a new license;

**IT IS FURTHER ORDERED** that Idaho Agency Producer License No. 398851 issued to ELSA'S BAIL BONDS, LLC, is hereby **REVOKED**;

**IT IS FURTHER ORDERED** that ELSA'S BAIL BONDS, LLC, shall not submit an application for an Idaho bail agency license, nor shall the Department consider such an application from ELSA'S BAIL BONDS, LLC, for a period of five (5) years after entry of this Final Order, and after the total sum of the administrative penalty imposed herein, inclusive of the suspended sum of Ten Thousand Dollars (\$10,000.00), has been paid in full;

**IT IS FURTHER ORDERED** that in the event ELSA'S BAIL BONDS, LLC, files an application for a license under title 41, Idaho Code, after the five (5) years period of revocation as ordered herein, ELSA'S BAIL BONDS, LLC, shall show good cause why the prior revocation shall not be deemed a bar to the issuance of a new license.

**IT IS SO ORDERED.**

DATED THIS 6 day of September, 2017.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

By   
DEAN CAMERON  
Director

## **NOTIFICATION REGARDING REPORTABLE PROCEEDINGS**

This is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies of which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the Idaho Department of Insurance's online searchable database. Be aware that this proceeding must be disclosed on any license application and must be reported to any and all states in which you hold an insurance license.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 7<sup>th</sup> day of September, 2017, I caused to be served a true copy of the foregoing **STIPULATION AND FINAL ORDER** by the method indicated below, and addressed to each of the following:

Aaron Bazzoli, Esq.  
1016 East Chicago Street, Suite 105  
Caldwell, ID 83605

first class mail  
 certified mail  
 hand delivery

John C. Keenan  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

first class mail  
 certified mail  
 hand delivery  
 via facsimile

  
Pamela Murray