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**FILED**  
**DEC 30 2019** *AM*  
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.

JULISSA IVETTE CHAFFIN, an individual holding Resident Bail Agent License No. 491412; and BETTY BAIL BONDS INC., an Idaho corporation, also known as Catch and Release Bail Bonds, holding Idaho Resident Bail Agency License No. 685034,

Respondents.

Docket No. 18-3713-19

**ORDER OF DEFAULT**

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and JULISSA IVETTE CHAFFIN and BETTY BAIL BONDS, INC. (“RESPONDENTS”), having been lawfully served the Verified Complaint and Notice of Right to Hearing, a copy of which is attached hereto as Exhibit A and incorporated herein, and having failed to file an answer thereto and having failed to request a hearing regarding said Verified Complaint;

and the Director having found as a result thereof that RESPONDENTS have waived their rights regarding the opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Resident Bail Agent License No. 491412 issued to JULISSA IVETTE CHAFFIN is REVOKED effective immediately.

IT IS HEREBY FURTHER ORDERED that JULISSA IVETTE CHAFFIN shall not be issued any new license under title 41, Idaho Code, for a period of five (5) years, after which time she must petition and show good cause why the prior revocation should not be deemed a bar to issuance of a new license, pursuant to Idaho Code 41-1026(3).

IT IS HEREBY FURTHER ORDERED that Idaho Resident Bail Agency License No. 685034 issued to BETTY BAIL BONDS, INC., which also uses the assumed business name of Catch and Release Bail Bonds, is REVOKED effective immediately.

IT IS HEREBY FURTHER ORDERED that an administrative penalty in the amount of Three Thousand Dollars (\$3,000) is imposed against JULISSA IVETTE CHAFFIN, with such amount due and payable to the Idaho Department of Insurance within thirty (30) days of entry of this Order.

IT IS HEREBY FURTHER ORDERED, pursuant to Idaho Code § 41-1027(2), that RESPONDENTS shall immediately return their Idaho bail licenses revoked by this Order to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043.

IT IS SO ORDERED.

DATED this 30 day of December, 2019.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
DEAN L. 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 you may be required to disclose this proceeding on any license application, and you may be required to report this action to any and all states in which you hold an insurance license.

### **NOTIFICATION OF RIGHTS**

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (21) days of its receipt, or the motion will be considered denied by operation of law. See Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the

failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 30<sup>th</sup> day of December, 2019, I caused a true and correct copy of the foregoing ORDER OF DEFAULT to be served upon the following by the designated means:

Betty Bail Bonds, Inc.  
aka Catch and Release Bail Bonds  
2184 Channing Way #162  
Idaho Falls, ID 83404-8034

- first class mail
- certified mail
- hand delivery
- facsimile

Julissa Ivette Chaffin  
194 Whisper Cove  
Idaho Falls, ID 83404

- first class mail
- certified mail
- hand delivery
- facsimile

Julissa Ivette Chaffin  
290 Westmoreland Drive  
Idaho Falls, ID 83402-4609

- first class mail
- certified mail
- hand delivery
- facsimile

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
- facsimile

  
Pamela Murray

LAWRENCE G. WASDEN  
Attorney General

JOHN C. KEENAN, ISB No. 3873  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street  
P.O. Box 83720  
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Facsimile No. (208) 334-4298  
[john.keenan@doi.idaho.gov](mailto:john.keenan@doi.idaho.gov)

FILED *RM*  
NOV 13 2019  
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.

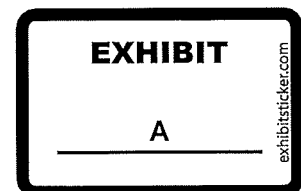
JULISSA IVETTE CHAFFIN, an individual holding Resident Bail Agent License No. 491412; and BETTY BAIL BONDS INC., an Idaho corporation, also known as Catch and Release Bail Bonds, holding Idaho Resident Bail Agency License No. 685034,

Respondents.

Docket No. 18-3713-19

**VERIFIED COMPLAINT AND  
NOTICE OF RIGHT TO HEARING**

COMES NOW the staff of the Idaho Department of Insurance (“Department”), by and through its undersigned counsel, John C. Keenan, Deputy Attorney General, and does hereby give notice of verified allegations constituting violation(s) of Idaho law, notice that relief will be requested from the Director of the Department, and a notice of the right to contest the allegations and requested relief herein and right to hearing to:



**JULISSA IVETTE CHAFFIN,**  
an individual holding Idaho Resident Bail Agent License No. 491412; and

**BETTY BAIL BONDS INC.,**  
an Idaho corporation, also known as Catch and Release Bail Bonds,  
holding Idaho Resident Bail Agency License No. 685034.

The Department alleges the following facts and violations of title 41, Idaho Code, as itemized below. The Department will present an order seeking the relief described below upon twenty-one (21) days following service of this Verified Complaint and, JULISSA IVETTE CHAFFIN (hereinafter “Chaffin”) and, BETTY BAIL BONDS INC., also known as Catch and Release Bail Bonds (hereinafter “Betty Bail Bonds”), you are further notified of your right to object to the requested relief, including the basis for any objection, and to request a hearing in writing.

#### **JURISDICTION**

1. Jurisdiction in this matter is founded in the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including Idaho Code § 41-210, which authorizes the Director of the Department of Insurance (“Director”) to enforce the provisions of title 41 of the Idaho Code, including those governing Chaffin’s activities as a bail agent and Betty Bail Bonds’ activities as a bail agency, including while doing business as Catch and Release Bail Bonds.

2. Jurisdiction is further founded in Idaho Code § 41-213, which authorizes the Department to institute such proceedings as deemed necessary for the enforcement of any provision of the Idaho Insurance Code including, but not limited to, license revocation and the imposition of administrative penalties.

3. This pleading also serves as notice to Chaffin and Betty Bail Bonds of their right to contest the allegations, of the requested relief, and of their right to a hearing.

#### **RESPONDENTS**

4. Chaffin is, and at all times relevant hereto has been, a resident of the state of Idaho and holds Idaho Resident Bail Agent License No. 491412, originally issued on July 9, 2014. Chaffin is the designated licensed producer for Betty Bail Bonds and for its assumed business name of Catch and Release Bail Bonds.

5. Betty Bail Bonds is an Idaho corporation that holds Idaho Resident Bail Agency License No. 685034, originally issued on August 28, 2018. Betty Bail Bonds also does business under the assumed business name of Catch and Release Bail Bonds. Betty Bail Bonds' license was placed on inactive status effective September 4, 2019, due to cancellation of its surety bond.

#### **FACTUAL ALLEGATIONS**

6. On or about August 30, 2018, Chaffin acting in the capacity as a producer and indemnitor entered a producer contract with Bankers Insurance Company ("Bankers"), as a bail bond surety. In the producer contract, Bankers grants to Betty Bail Bonds and Chaffin a total underwriting authority of \$50,000.

7. On or about November 19, 2018, a certain person (hereinafter identified as "Defendant") was arrested and incarcerated in the Madison County jail, having been charged with criminal offenses in the Fifth Judicial District of Idaho, Madison County, in Case No. CR33-18-2546.

8. The Court set the Defendant's bail at \$150,000.

9. On or about November 19, 2018, Chaffin executed two separate bail bonds on behalf of the surety, Bankers, one in the amount of \$105,000 and a second in the amount of \$45,000, stacking the two bonds to satisfy the Defendant's total bail of \$150,000.

10. On February 27, 2019, Bankers notified the Fifth Judicial District Court of the State of Idaho that it had revoked the authority of Chaffin and Betty Bail Bonds to transact new business or execute any powers of attorney on behalf of Bankers.

11. On the same date, the Fifth Judicial District Court of the State of Idaho notified the Department of Bankers' revocation of Chaffin's and Betty Bail Bonds' authority.

12. On February 27, 2019, in a letter from Bankers to Chaffin and Betty Bail Bonds, Bankers provided notice that:

(1) the producer agreement between Bankers and Chaffin and Betty Bail Bonds was cancelled effective immediately;

(2) Chaffin and Betty Bail Bonds would remain responsible for all of the obligations they or their agents had previously incurred until such time as Bankers acknowledged satisfaction of all outstanding liabilities; and,

(3) Chaffin and Betty Bail Bonds must submit a final report to Bankers regarding the outstanding bail bonds, to include all executed and unexecuted powers of attorney in their possession and must remit premium and other funds due Bankers in accordance with the producer agreement.

13. On April 2, 2019, Bankers notified the Department that, as of that date, the Respondents had not submitted a final report to Bankers and had not returned all executed and unexecuted powers of attorney that were in the possession of Respondents, worth a total of \$367,500 in penal liability.

14. On August 8, 2019, in a follow-up notice to the Department, Bankers reported that the Respondents still had not provided a final report to Bankers, still had not returned all executed



and unexecuted powers of attorney, and still owed Bankers a total of \$4,410 in unpaid premium and \$944 in unpaid fees.

15. Idaho Code § 41-1016(1)(b) provides that the Director of the Idaho Department of Insurance may impose an administrative penalty not to exceed \$1,000 and may revoke any license issued under chapter 10, title 41, Idaho Code, if the Director finds that the licensee has violated any provision of title 41, Idaho Code, or Department rule.

16. Idaho Code § 41-1016(1)(h) provides that the Director of the Idaho Department of Insurance may impose an administrative penalty not to exceed \$1,000 and may revoke any license issued under chapter 10, title 41, Idaho Code, if the Director finds that the licensee has used fraudulent, coercive or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility, or has been a source of injury and loss to the public or others, in the conduct of business in the state of Idaho or elsewhere.

17. Idaho Code § 41-117 provides that each instance of violation may be considered a separate offense.

18. Chaffin and Betty Bail Bonds failed to return to Bankers all executed and unexecuted powers of attorney and failed to remit to Bankers the premium and fees due. Accordingly, Chaffin and Betty Bail Bonds have used fraudulent, coercive or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility, or have been a source of injury and loss to the public or others, in the conduct of business in the state of Idaho or elsewhere, in violation of Idaho Code § 41-1016(1)(h).

19. Idaho Code § 41-1024 provides that all funds received by a producer are fiduciary funds and that the producers receive such funds in a fiduciary capacity, requiring that the producer account for and pay the funds to the person entitled to the funds.

20. Idaho Department of Insurance Rule 18.06.02.014 sets forth the standards for timely remittance of fiduciary funds to the insurer.

21. Chaffin and Betty Bail Bonds violated Idaho Code § 41-1024 and Department Rule 18.06.02.014 by failing to timely remit to Bankers the total premium and fees due in the amount of \$4,410 and \$944, respectively. Such violations give the Department cause to seek sanctions against the Respondents pursuant to Idaho Code § 41-1016(1)(b).

22. Idaho Department of Insurance Rule 18.06.01.014 provides that a bail agent may submit only one power of attorney with each bail bond submitted to any Idaho court. The face value or face amount of the power of attorney shall be equal to or greater than the amount of the bail or bond set by the court in the case for which the bond and power are being submitted. A bail agent shall not attempt to “stack” bonds or powers by submitting more than one (1) power of attorney for any single bond.

23. Chaffin and Betty Bail Bonds violated Department Rule 18.06.01.014 by stacking two powers of attorney in the respective amounts of \$105,000 and \$45,000 to cover a single bail bond, as alleged hereinabove. Such violation gives the Department cause to seek sanctions against the Respondents pursuant to Idaho Code § 41-1016(1)(b).

#### **REQUEST FOR RELIEF**

Based on the foregoing facts and allegations, the Department requests relief in the form of an Order from the Director:

1. Immediately revoking JULISSA IVETTE CHAFFIN’s Idaho Resident Bail Agent License No. 491412, and providing that Chaffin shall not be issued a new license under title 41, Idaho Code, for a period of five (5) years, after which time Chaffin must petition and show good

cause why the prior revocation should not be deemed a bar to the issuance of a new license, pursuant to Idaho Code § 41-1026(3); and

2. Immediately revoking BETTY BAIL BONDS INC.'s Idaho Resident Bail Agency License No. 685034, including Betty Bail Bonds' assumed business name of Catch and Release Bail Bonds; and

3. Imposing an administrative penalty against JULISSA IVETTE CHAFFIN in the amount of Three Thousand Dollars (\$3,000) for the violations alleged hereinabove, with such amount due and payable to the Department within thirty (30) days of entry of the Order; and

4. For such other and further relief as the Director deems just and necessary under the circumstances.

**NOTICE OF RIGHT TO A HEARING**

Pursuant to Idaho Code § 41-232A, JULISSA IVETTE CHAFFIN and BETTY BAIL BONDS INC, have the right to a hearing on this matter. In order to exercise this right, a written request for a hearing must be filed and served upon the Department within twenty-one (21) days after service of this Complaint. Failure to file and serve a written request for a hearing upon the Department within the 21-day time period shall be deemed a waiver of the opportunity for a hearing and to contest the allegations in the Complaint, pursuant to Idaho Code § 41-232A(2).

Any written request for a hearing shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

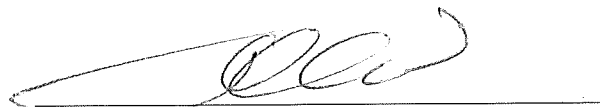
A copy shall also be provided to the Department's counsel, John C. Keenan, Deputy Attorney General, in this matter at the following address:

John C. Keenan  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

In lieu of a hearing, this matter may be resolved by negotiation, stipulation, agreed settlement, or consent order, pursuant to Idaho Code § 67-5241. Should you wish to discuss these options, please contact the undersigned deputy attorney general. If you fail to submit a timely written response to the allegations within 21 days of the service of this Complaint, a final order will be entered imposing the relief described above.

RESPECTFULLY SUBMITTED this 13<sup>th</sup> day of November 2019.

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL



John C. Keenan  
Deputy Attorney General

**VERIFICATION**

STATE OF IDAHO    )  
                              : ss.  
County of Ada        )

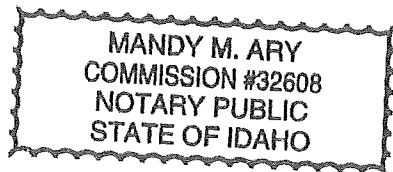
Weston Trexler, for the Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

I have read the foregoing Verified Complaint and Notice of Right to Hearing and know the contents thereof, and the same are true to the best of my knowledge and belief and based on the records of the Department.

DATED this 13 day of November 2019.

Weston Trexler  
Acting Bureau Chief, Consumer Services  
IDAHO DEPARTMENT OF INSURANCE

SUBSCRIBED AND SWORN to before me this 13<sup>th</sup> day of November 2019.

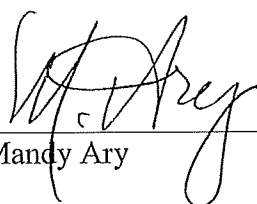


Mandy M. Ary  
Notary Public for Idaho  
My commission expires on 7/24/24

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 13<sup>th</sup> day of November, 2019, I caused a true and correct copy of the foregoing VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING to be served upon the following by the designated means:

|   |   |
|---|---|
| Julissa Ivette Chaffin<br>290 Westmoreland Drive<br>Idaho Falls, ID 83402-4609                              | <input checked="" type="checkbox"/> first class mail<br><input type="checkbox"/> certified mail<br><input type="checkbox"/> hand delivery<br><input type="checkbox"/> facsimile<br><input type="checkbox"/> email |
| Betty Bail Bonds<br>dba Catch and Release Bail Bonds<br>552 N. Capital Avenue<br>Idaho Falls, ID 83402-3555 | <input checked="" type="checkbox"/> first class mail<br><input type="checkbox"/> certified mail<br><input type="checkbox"/> hand delivery<br><input type="checkbox"/> facsimile<br><input type="checkbox"/> email |
| American Surety Company<br>250 East 96 <sup>th</sup> Street, Suite 202<br>Indianapolis, IN 46240            | <input checked="" type="checkbox"/> first class mail<br><input type="checkbox"/> certified mail<br><input type="checkbox"/> hand delivery<br><input type="checkbox"/> facsimile<br><input type="checkbox"/> email |

  
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Mandy Ary