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Attorney General

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Deputy Attorney General  
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*Attorneys for Idaho Department of Insurance*

**FILED**

**JAN 13 2025**

**Department of Insurance  
State of Idaho**

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

**STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

JOHN M. ROBLES JR., Idaho Resident Bail  
Agent NPN 7873163

Respondent.

Docket No. 18-4433-24

**ORDER OF DEFAULT**

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and JOHN M. ROBLES JR. (“Robles”) who currently holds Idaho Resident Bail Agent License No. 7873163, having been lawfully served the Verified Complaint and Notice of Right to Hearing (“Complaint”), a copy of which is attached hereto as Exhibit A and incorporated herein; and as evident from the Statement of Counsel Matt Steen; and having failed to file an answer thereto and having failed to request a hearing regarding said Complaint; and the Director having found as a result thereof that Robles is in default and has waived his rights regarding the

opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Resident Bail Agent License No. 7873163 issued to Robles is REVOKED, effective immediately.

IT IS FURTHER ORDERED that Robles shall not re-apply for a new resident bail agent license, or any other license issued under title 41, Idaho Code, for a period of five (5) years after the date of the Final Order.

IT IS FURTHER ORDERED that within thirty (30) days of the service date of this Order, Robles shall pay to the Idaho Department of Insurance an administrative penalty of Six Thousand Dollars (\$6,000.00).

DATED this 13 day of January, 2025.

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 may be reported to other government agencies. 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 a license.

### **NOTIFICATION OF RIGHTS**


This constitutes 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 petition for reconsideration within twenty-one (21) days of its receipt, or the petition 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 may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a petition for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review to the district court does not itself stay the effectiveness or enforcement of the order under appeal. *See* Idaho Code § 67-5274.

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 13<sup>th</sup> day of January, 2025, I caused a true and correct copy of the **ORDER OF DEFAULT** to be served upon the following parties by the method(s) indicated below:

John Robles, Jr. 4412 N. 1280 E Buhl, ID 83316	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <a href="mailto:john@idahobondingcompany.com">john@idahobondingcompany.com</a> <a href="mailto:johnrobles73@gmail.com">johnrobles73@gmail.com</a>
Idaho Bonding Company John Robles, Jr. 2110 W Boise Ave Boise, ID 83706-3162	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input type="checkbox"/> Email:
Matt K. Steen Lead Deputy Attorney General Idaho Department of Insurance 700 W. State St., 3 <sup>rd</sup> Floor PO Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <a href="mailto:matt.steen@doi.idaho.gov">matt.steen@doi.idaho.gov</a>

  
\_\_\_\_\_  
Jan Noriyuki,  
Paralegal

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Respondent.

Docket No. 18-4433-24

**STATEMENT OF COUNSEL  
MATT STEEN**

State of Idaho            )  
                                      : ss.  
County of Ada            )

Matt Steen, being first duly sworn on oath, deposes and says:

1. I am a Deputy Attorney General representing the Idaho Department of Insurance (“Department”) in the above-entitled matter. I am an officer of the Court, am over 18, competent to testify, and make the following statements herein based on my own personal knowledge.

2. This Statement is submitted pursuant to Idaho Code § 41-232(5) in support of an

Order of Default against John M. Robles Jr. (“Robles”).

3. On December 2, 2024, I filed the Verified Complaint and Notice of Right to Hearing (“Complaint”) with the Department.

4. The Complaint was served on Robles by mailing a true and correct copy of the same by first class mail and by email to the addresses on file with the Department. The Department has received no return of undeliverable first class mail or email.

5. Pursuant to Idaho Code § 41-232A(2), Robles had until December 23, 2024, to answer the Complaint and request a hearing.

6. Robles has not filed an answer to the Complaint, nor has he requested a hearing or otherwise made any appearance in this matter as of the date of this Statement. Robles has not responded to any communications from the Department, nor has he made any contact or communications with the Department, in any form.

Dated this 13<sup>th</sup> day of January, 2025.

State of Idaho  
Office of the Attorney General




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Matt Steen  
Deputy Attorney General  
Attorneys for Idaho Department of Insurance

### CERTIFICATE OF SERVICE

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Paralegal



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*Attorneys for Idaho Department of Insurance*

FILED

DEC 02 2024

Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE  
STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

JOHN M. ROBLES JR., Idaho Resident Bail  
Agent NPN 7873163

Respondent.

Docket No. 18-4433-24

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

The Idaho Department of Insurance (hereinafter “Department”), by and through its attorney of record, Matt K. Steen, Deputy Attorney General, does hereby complain and allege as follows:

1. The Director of the Department (hereinafter “Director”) has jurisdiction in the state of Idaho over matters involving insurance regulation and licensing, in accordance with title 41, Idaho Code.

2. This administrative proceeding is brought under the provisions of the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including, among other sections, Idaho Code § 41-



1016, which authorizes the Department to initiate a contested case against individuals licensed under the provisions of title 41, chapter 10, Idaho Code, including insurance producers and bail agents, seeking revocation of the license, as well as the imposition of administrative penalties, if the Director finds that any one or more of the causes or violations set forth in subsections (1)(a) through -(n) of that section exist.

3. Pursuant to section 41-1026(3), Idaho Code, the Director shall not issue a license under title 41, Idaho Code, to any person whose license has been revoked until after the expiration of not less than one (1) year to a maximum of five (5) years and, upon a former licensee's application for re-licensure, the Director may require the former licensee "to show good cause why the prior revocation ... shall not be deemed a bar to the issuance of a new license."

4. The Director retains the authority, pursuant to section 41-1016(5), Idaho Code, to enforce the provisions of and impose a penalty or remedy authorized in title 41, Idaho Code, even if a person's license has been surrendered or has lapsed by operation of law.

5. All acts as alleged herein were committed within the state of Idaho.

### **RESPONDENTS**

6. JOHN M. ROBLES, JR., (hereinafter "Robles") is a resident of Buhl, Idaho and holds inactive Idaho Resident Bail Agent NPN. 7873163 originally issued on September 17, 2003.

### **FACTS AND ALLEGATIONS**

7. Paragraphs 1 through 6 are incorporated herein as if set forth in full.

8. From November 8, 2017, until May 21, 2021, Robles acted as a non-liaible agent with Universal Fire & Casualty Insurance Company to execute bail bonds on behalf of Mr. Bail, Inc., a Virginia-domiciled corporation.

9. On January 12, 2021, Sabra Atkinson arranged for a bail bond of \$150,000.00 with Robles in Twin Falls County, Idaho. She paid Robles \$4,500.00 of the initial bail premium and bailed out of jail. On January 22, 2021, Ms. Atkinson paid Robles another \$10,500.00 for the remainder of the \$15,000.00 bail premium as well as an additional \$35,000.00 for collateral Robles had requested.

10. On February 10, 2021, Robles deposited the \$35,000.00 into his personal Chase Bank checking account and used those funds for his own personal benefit.

11. On April 7, 2022, Ms. Atkinson's bail bond was exonerated and she contacted Robles requesting that he return the \$35,000.00 collateral she had given him. Robles only returned \$10,000.00 of the collateral, stating the remaining \$25,000.00 was his "personal fee" for arranging the bail.

### **LAW AND VIOLATIONS**

12. Paragraphs 1 through 11 are incorporated herein as if set forth in full.

13. Section 41-1024(1), Idaho Code, states:

All fiduciary funds received or collected by a producer shall be trust funds received by the producer in a fiduciary capacity, and the producer shall, in the applicable regular course of business, account for and pay the same to the person entitled to the funds. The producer shall establish a separate account for funds belonging to others in order to avoid a commingling of such fiduciary funds with his own funds. The producer may deposit and commingle in such separate account all fiduciary funds so long as the amount of such deposit so held for all other persons is reasonably ascertainable from the records and accounts of the producer.

14. Section 41-1024(2), Idaho Code, explains that fiduciary funds include all funds collected by an insurance producer from or on behalf of a client that are to be paid to an insurance company, its agents, or the producer's employer and all funds collected by an insurance producer from an insurance company or its agents that are to be paid to a policyholder or claimant under a contract of insurance.

15. Section 41-1024(3), Idaho Code, provides that it is unlawful for a producer who is not lawfully entitled to fiduciary funds to divert or appropriate such fiduciary funds to his or her own use.

16. Idaho Department of Insurance Rule 10 (IDAPA 18.06.02.014.03(b) requires all fiduciary funds to be deposited into a fiduciary fund account within seven (7) days of receipt.

16. Section 41-1042(2), Idaho Code, provides that a bail agent shall not make any charge for his service in a bail transaction.

17. Section 41-1043(2)(a) requires a bail agent to deposit any collateral in the form of cash into a trust account that is separate from any other funds or assets of the bail agent.

18. Section 41-1043(3) provides that collateral received must be returned to the person who deposited the collateral with the bail agent within fourteen (14) days of the date notice is received that the obligation, the satisfaction of which was secured by the collateral, is discharged.

19. Section 41-1016(1)(b), Idaho Code, establishes cause for license revocation and the imposition of an administrative penalty against a bail bond agent who violates any provision of title 41, Idaho Code, or Department rule.

20. Section 41-1016(1)(d), Idaho Code, establishes cause for license revocation and the imposition of an administrative penalty against a bail bond agent who improperly withholds, misappropriates, or converts any moneys or properties received in the course of doing insurance business.

21. Section 41-1016(1)(h), Idaho Code, states that it is a violation of law to use or demonstrate dishonest practices, untrustworthiness or financial irresponsibility or to be a source of injury or loss to the public or others in the conduct of business in this state.

22. Robles violated section 41-1042(2), Idaho Code, one (1) time as alleged herein



when he charged a \$25,000 “personal fee” to Ms. Atkinson, with said violation constituting a separate cause for license revocation and imposition of administrative penalties pursuant to section 41-1016(1)(b), Idaho Code.

23. Robles violated section 41-1043(2)(a), Idaho Code, one (1) time as alleged herein when he deposited collateral in the form of cash into his personal Chase bank account, with said violation constituting a separate cause for license revocation and imposition of administrative penalties pursuant to section 41-1016(1)(b), Idaho Code.

24. Robles violated section 41-1043(3), Idaho Code, one (1) time as alleged herein when he failed to return collateral he received from Ms. Atkinson after the obligation for which the collateral was secured was satisfied. Said violation constitutes a separate cause for license revocation and imposition of administrative penalties pursuant to section 41-1016(1)(b), Idaho Code.

25. Robles violated section 41-1016(1)(h), Idaho Code, when Robles used or demonstrated dishonest practices, untrustworthiness or financial irresponsibility as alleged herein.

26. Robles violated section 41-1016(1)(d), Idaho Code, when Robles improperly withheld, misappropriated, and converted Sabra Atkinson’s money received in the course of doing insurance business.

#### **PRAYER FOR RELIEF**


The Idaho Department of Insurance prays for relief as follows:

1. For a finding that Respondent violated section 41-1024, Idaho Code, and IDAPA 18.06.02.014.03(b).
2. For a finding that Respondent violated sections 41-1016(1)(d), and 41-1016(h), Idaho Code;

3. For a finding that Respondent violated section 41-1042, Idaho Code;
4. For a finding that Respondent violated sections 41-1043(2(a) and 41-1043(3), Idaho Code;
5. For an order revoking Idaho Resident Bail Agent License number 7873163 issued to Robles and also providing that Robles shall not be issued any license under title 41, Idaho Code, for a period of five (5) years, after which Robles must petition and show good cause why this revocation should not be deemed a bar to the issuance of a new license;
6. For an order imposing an administrative penalty against Robles in the amount of \$1,000.00 per violation or, in the event of default, not less than \$6,000.00.

DATED this 2 day of December, 2024.

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL

  
\_\_\_\_\_  
MATT K. STEEN  
Deputy Attorney General


**VERIFICATION**

STATE OF IDAHO                    )  
  : ss.  
County of Ada                    )

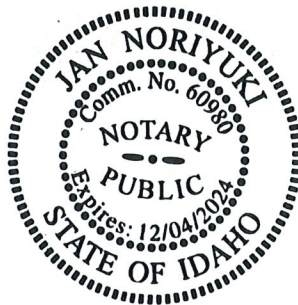
RANDALL PIPAL, Consumer Services Bureau Chief, Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

I have read the foregoing Complaint and know the contents thereof and the same are true to the best of my knowledge and belief.

Dated this 2nd day of December, 2024.

  
\_\_\_\_\_  
RANDALL PIPAL

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 2nd day of December, 2024.



  
\_\_\_\_\_  
Notary Public for Idaho  
My Commission Expires 12-4-2024

**NOTICE OF RIGHT TO A HEARING**

TO: JOHN ROBLES, JR.:

THE RESPONDENTS ARE HEREBY NOTIFIED, pursuant to Idaho Code § 41-232A(2), that 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 twenty-one (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 in this matter, John C. Keenan, Deputy Attorney General, at the following address:

Matt K. Steen  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

In lieu of holding 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 this matter, please contact the undersigned deputy attorney general.

  
\_\_\_\_\_  
Matt K. Steen  
Attorney for Idaho Department of Insurance



### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 2nd day of December, 2024, I caused a true and correct copy of the **VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING** to be served upon the following parties by the method(s) indicated below:

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