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**FILED**

**SEP 09 2009**

**Department of Insurance  
State of Idaho**

Attorneys for Department of Insurance

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

In the Matter of: )  
)  
MELISSA R. ROEMER )  
Resident Bail Agent )  
License No. 112679 )  
\_\_\_\_\_ )

Docket # 18-2516-09

**STIPULATION AND ORDER**

**STIPULATION**

COMES NOW the Department of Insurance, State of Idaho (“Department”), by and through its counsel, Mitchell E. Toryanski, Deputy Attorney General, and MELISSA R. ROEMER, by and through her counsel, Larry M. Dunn, and agree as follows:

1. MELISSA R. ROEMER (“ROEMER”) was at all times relevant hereto a licensed Idaho bail agent, holding Resident Bail Agent License No. 112679 from May 19, 2004 to present.
2. As a consequence of ROEMER’S status as a licensed bail agent, she falls within the jurisdiction of the Director of the Idaho Department of Insurance (Department) and Title 41 of the Idaho Code.

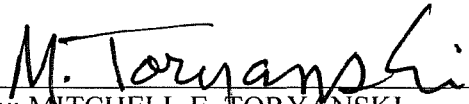
3. On or about July 22, 2008, the Idaho Department of Labor (“DOL”) issued an Eligibility Determination Unemployment Insurance Claim Decision (Decision) with regard to ROEMER. In its decision, DOL concluded that ROEMER failed to disclose work and earnings on weekly claims to DOL between May 6, 2007 and November 3, 2007 resulting in her receipt of state unemployment insurance benefits of Seven Thousand Eight Hundred Twenty-six Dollars (\$7,826.00) to which she was not entitled.
4. ROEMER failed to report to the Director of the Idaho Department of Insurance the administrative action taken against her by DOL within thirty (30) days of final disposition of the matter as required by Idaho Code § 41-1021(1).
5. ROEMER’S claims described in paragraph 3 above violated Idaho Code § 41-1016(1)(h) which prohibits licensees from using fraudulent or dishonest practices in the conduct of business in this state or elsewhere.
6. ROEMER’S failure to report the administrative action to the Director described in paragraphs 3 and 4 above violated Idaho Code § 41-1016(1)(b) which prohibits licensees from violating any provision to Title 41, Idaho Code to wit, Idaho Code § 41-1021(1).
7. As a consequence of violating Idaho Code § 41-1016(1)(h), ROEMER agrees to fine of Five Hundred Dollars (\$500.00) and a six (6) month suspension of her Resident Bail Agent License No. 112679 commencing August 31, 2009.
8. As a consequence of violating Idaho Code §§ 41-1021(1) and 41-1016(1)(b), ROEMER agrees to a fine of Five Hundred Dollars (\$500.00) and a six (6) month suspension of her Resident Bail Agent License No. 112679 to run consecutively with her suspension for violating Idaho Code § 41-1016(1)(h).
9. Both fines will be suspended, but due and payable prior to license reactivation.

10. Within five (5) days of the commencement of suspension, ROEMER will deliver her Resident Bail Agent License No. 112679 to the Director either by personal delivery or by mail as required by Idaho Code § 41-1027(1).

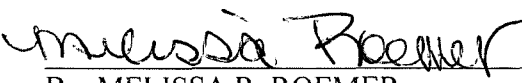
11. The parties agree that the terms of this Stipulation are appropriate and proper under the circumstances referenced herein, and that they have entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights they may be waiving thereby.

Additionally, the parties hereby waive the right to seek reconsideration and judicial review of the attached order.


DEPARTMENT OF INSURANCE  
STATE OF IDAHO

  
Dated this 8<sup>th</sup> day of Sep., 2009.  
By: MITCHELL E. TORYANSKI  
Deputy Attorney General

MELISSA R. ROEMER

  
Dated this 26 day of August, 2009.  
By: MELISSA R. ROEMER

DUNN LAW OFFICE

  
By: LARRY M. DUNN, Attorney for Melissa R. Roemer

**ORDER**

IT APPEARING FROM THE FOREGOING THAT GOOD CAUSE EXISTS, IT IS  
HEREBY ORDERED that the foregoing Stipulation of the parties is adopted and accepted in full  
and made a part of this Order, effective as of the date executed by the Director.

DATED this 9<sup>TH</sup> day of SEPTEMBER 2009.



WILLIAM W. DEAL  
Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that I have on this 9<sup>th</sup> day of September 2009, caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

Melissa R. Roemer  
c/o Larry M. Dunn, Esq.  
Dunn Law Office  
619 W. Grove St.  
Boise, ID 83702

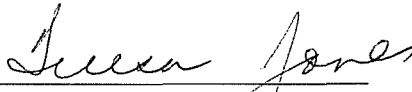
- first class mail
- certified mail
- hand delivery
- via facsimile

Universal Fire & Casualty Insurance Co.  
Susan Ulberg  
3214 Chicago Drive  
Hudsonville, MI 49426

- first class mail
- certified mail
- hand delivery
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Teresa Jones  
Assistant to the Director