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FILED *of*
NOV 30 2009
Department of Insurance
State of Idaho

Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO

In the Matter of:)	Docket No.: 18-2571-09
)	
MELODY J. GUNN)	FINAL ORDER
)	
Resident Producer License)	
No. 77210)	
_____)	

The parties hereto, the Petitioner, the staff of the Idaho Department of Insurance, and the Respondent, Melody J. Gunn, and respective counsel having entered into a stipulation to settle and to make a final disposition of the above-entitled matter, and having made a thorough review of the record and stipulation herein, and in consideration of the premises;

The Director of the Idaho Department of Insurance finds and concludes that:

1. That the Respondent, Melody J. Gunn, is the holder of a resident producer license no. 77210, and is under the jurisdiction of Title 41, Idaho Code and the Idaho Department of Insurance;

2. That on August 11, 2009, the Respondent, Melody J. Gunn, filed a stolen vehicle report with the Bonneville County Sheriff's Office with the knowledge that filing a report stating that said vehicle had been stolen was false;
3. That on September 17, 2009, the Respondent signed a sworn statement of loss and submitted the same to an insurance company knowing that the statements therein regarding the stolen vehicle were false;
4. That Respondent's above actions involved a misrepresentation of a material fact in an insurance transaction, were dishonest practices and untrustworthy, and were a source of injury to the public or others in the conduct of business in this state;
5. That Respondent's conduct was a violation of Idaho Code §§ 41-1016(1)(e) and (h); and;
6. That the penalty to be imposed as stated in the parties' stipulation is an appropriate penalty under the circumstances.

THEREFORE, based on the foregoing,

IT IS HEREBY ORDERED that the Respondent's resident producer license no. 77210 is hereby **REVOKED** and the same shall be surrendered to the Idaho Department of Insurance immediately;

IT IS FURTHER ORDERED that an administrative penalty in the amount of **Three Thousand Dollars (\$3,000.00)** is hereby imposed;


IT IS FURTHER ORDERED that said penalty is hereby suspended until such time and date in the future if and when the Respondent submits an application to the Idaho Department of Insurance for a producer's license or its subsequent equivalent, at which time the administrative

penalty shall no longer be suspended and shall be immediately due and payable, and shall be paid in full before the Department shall consider said application.

IT IS SO ORDERED.

DATED this 30th day NOVEMBER, 2009.

IDAHO DEPARTMENT OF INSURANCE

by 

WILLIAM W. DEAL
Director

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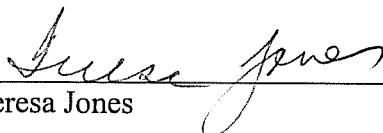
Docket No.: 18-2571-09

CERTIFICATE OF SERVICE

The undersigned does hereby certify that on this 30th day of November 2009, did cause a true and correct copy of the **Final Order** and **Stipulation** to be served upon the following person(s) by the designated means:

Michael G. Dustin, Esq.
Meacham & Dustin
20000 Jennie Lee Drive
Idaho Falls, Idaho 83404

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



Teresa Jones