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FILED

FEB 17 2010

**Department of Insurance
State of Idaho**

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Attorneys for Department of Insurance

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

In the Matter of:)
)
)
 REED J. BOWEN, JR.,)
 an individual holding)
 Resident Producer License No. 95457)
)
)
 _____)

Docket No. 18-2590-10
STIPULATION AND ORDER

STIPULATION

COME NOW the Department of Insurance, State of Idaho (the "Department"), by and through its counsel, Mitchell E. Toryanski, Deputy Attorney General, and REED J. BOWEN, JR., by and through his counsel, David H. Leroy, and agree as follows:

1. REED J. BOWEN, JR. ("BOWEN"), is and has been a licensed insurance producer in the State of Idaho, holding license No. 95457 since October 2, 2002, and is therefore subject to the provisions of title 41, Idaho Code, and to the rules

of the Idaho Department of Insurance promulgated thereunder for acts occurring during that time period.


2. On or about February 23, 2009, BOWEN was arraigned in the United States District Court for the District of Idaho on three felony counts of bankruptcy fraud.
3. On or about November 2, 2009, BOWEN pled guilty in the United States District Court for the District of Idaho to a single count of bankruptcy fraud, 18 U.S.C. §§ 2, 157(2).
4. At no time did BOWEN report his criminal prosecution to the Director of the Idaho Department of Insurance (the "Director"), in violation of Idaho Code § 41-1021(2) which requires Idaho insurance producers to report any criminal prosecution to the Director within thirty (30) days of the initial pretrial hearing date, to wit BOWEN'S arraignment on or about February 23, 2009.
5. As a consequence of BOWEN'S violation, BOWEN agrees to a revocation of his Resident Producer License No. 95457.
6. The Department agrees not to seek the imposition of further penalties in connection with this incident.
7. 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



By: JIM GENETTI
Bureau Chief, Consumer Affairs


Dated this 17th day of February, 2010.



By: MITCHELL E. TORYANSKI
Deputy Attorney General

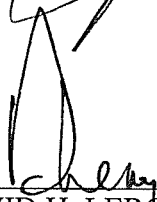
Dated this 16th day of February, 2010.

REED J. BOWEN, JR.



By: REED J. BOWEN, JR.

Dated this 15th day of February, 2010.



By: DAVID H. LEROY
Attorney for Reed J. Bowen

Dated this 15th day of February, 2010.

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 17TH day of FEBRUARY, 2010.



WILLIAM W. DEAL, Director
Idaho Department of Insurance

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this 17th day of February, 2010, caused a true and correct copy of the foregoing Stipulation and Order to be served upon the following by the designated means:

David H. Leroy
Attorney for Reed J. Bowen, Jr.
P.O. Box 193
Boise, ID 83701

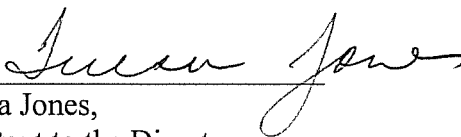
- first class mail
- certified mail
- hand delivery
- via facsimile

Reed J. Bowen, Jr.
6621 N. Fox Run Avenue
Meridian, ID 83642

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

Mitchell E. Toryanski
Deputy Attorney General
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P.O. Box 83720
Boise, ID 83720-0043

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



Teresa Jones,
Assistant to the Director