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I.S.B. No. 3873

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**JUN 18 2015**  
**Department of Insurance**  
**State of Idaho**

*pm*

*Attorneys for the Department of Insurance*

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

IDAHO DEPARTMENT OF INSURANCE,

COMPLAINANT,

vs.

DEBRA OWINYO, an individual holding  
Idaho Resident Insurance Producer License  
No. 523864,

RESPONDENT.

Docket No. 18-3045-15

**STIPULATION and  
FINAL ORDER**

The parties herein, the Idaho Department of Insurance and Debra Owinyo, do hereby agree and stipulate as follows:

1. The Director of the Idaho Department of Insurance has jurisdiction over this matter pursuant to title 41, Idaho Code.

2. On April 17, 2015, the Idaho Department of Insurance (hereinafter “Department”) did file and serve a *Verified Complaint and Notification of Rights* (hereinafter “Verified Complaint”) on the Respondent, DEBRA OWINYO (hereinafter “Owinyo”).

3. Upon receipt of the Verified Complaint, on April 27, 2015, Owinyo answered the Verified Complaint and requested a hearing.

4. The Verified Complaint alleged that on October 21, 2011, and on November 8, 2014, Owinyo executed bail bonds on behalf of Gary M. Miller and presented the same to the court clerk at the Boundary County Courthouse.

5. The allegation that a bond had been executed on October 21, 2011 by Owinyo was in error. The parties agree that the allegation should have read October 21, 2014.

6. The Verified Complaint alleged that Owinyo was in violation of section 41-1039, Idaho Code, and section 41-1016(1)(b), Idaho Code.

7. The parties hereto believe that this matter may be brought to a close by a negotiated and stipulated settlement.

8. In consideration of the foregoing, the parties stipulate and agree as follows:

- a. That Owinyo admits to two (2) violations of section 41-1039, Idaho Code;
- b. That an administrative penalty of \$250.00 per violation, for a total \$500, be imposed against Owinyo; and,
- c. That an appropriate Final Order may be entered herein by the Director of the Idaho Department of Insurance.

9. Before executing this Stipulation, Owinyo has had the opportunity to review this Stipulation with an attorney and to seek appropriate advice and counsel relating thereto.


10. 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.

11. The parties hereto waive their right to notice and hearing at which they may be represented by counsel, present evidence, and examine witnesses. The parties hereto also waive their right to seek reconsideration or to submit this matter for review by a court of competent jurisdiction.

12. The parties hereto have reviewed the proposed Final Order and agree as to its form and that said Final Order may be submitted to the Director of the Idaho Department of Insurance for his review and signature.

IT IS SO AGREED.

DATED this 8th day of June, 2015.

  
\_\_\_\_\_  
DEBRA OWINYO  
Respondent

DATED this 18 day of June, 2015.

IDAHO DEPARTMENT OF INSURANCE

  
\_\_\_\_\_  
ELAINE MELLON  
Bureau Chief  
Consumer Services

**FINAL ORDER**

The parties hereto, namely the Idaho Department of Insurance and DEBRA OWINYO, having entered into the foregoing STIPULATION on file herein, the form of the Order having been approved, and the Acting Director, having reviewed the same and having found that there is a factual basis for the matter as alleged herein, does hereby enter his Final Order as follows:

**IT IS HEREBY ORDERED** that the STIPULATION on file herein is approved and adopted as an Order of the Acting Director, and is incorporated herein as if set forth in full and made a part hereof;

**IT IS FURTHER ORDERED** that **DEBRA OWINYO**'s admission of the violations of section 41-1039, Idaho Code, as set forth in the STIPULATION is accepted; and,

**IT IS FURTHER ORDERED** that an administrative penalty in the amount of FIVE HUNDRED DOLLARS (\$500.00) is imposed against **DEBRA OWINYO** and is due and payable immediately.

**IT IS SO ORDERED.**

DATED this 13 day of June, 2015.

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 this proceeding must be disclosed on any license application and must be reported to any and all states in which you hold an insurance license.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 18<sup>th</sup> day of June, 2015, I caused a true and correct copy of the foregoing fully executed STIPULATION and FINAL ORDER to be served upon the following by the designated means:

Debra Owinyo  
68105 Highway 2  
Moyie Springs, ID 83845-5301

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

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Pamela Murray