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FILED
FEB 19 2020 *AM*
Department of Insurance
State of Idaho

Attorney for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

TONI D. SANCHOTENA, an individual
holding Idaho Resident Producer License No.
140811,

Respondent.

Docket No. 18-3763-20

ORDER OF DEFAULT

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and TONI D. SANCHOTENA (“SANCHOTENA”), who currently holds Idaho Resident Producer License No. 140811, having been lawfully served the Verified Complaint and Notice of Right to Hearing, a copy of which is attached hereto as Exhibit A and incorporated herein, and, as evident from the Affidavit of Michael Witry, having failed to file an answer thereto and having failed to request a hearing regarding said Verified Complaint; and the Director having found as a

result thereof that SANCHOTENA has waived her rights regarding the opportunity for hearing;
and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Resident Producer License No. 140811 issued to
SANCHOTENA is REVOKED effective immediately.

IT IS FURTHER ORDERED that SANCHOTENA shall not be issued a new license under
title 41, Idaho Code, for a period of five (5) years after which time, in the event SANCHOTENA
seeks a new license, SANCHOTENA must petition and show good cause why the prior revocation
should not be deemed a bar to the issuance of a new license.

DATED this 17 day of February, 2020.

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 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. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 19th day of February, 2020, I caused a true and correct copy of the foregoing ORDER OF DEFAULT to be served upon the following by the designated means:

Toni D. Sanchotena
Icon Credit Union
9769 W. Emerald Street
Boise, ID 83704-9765

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☐ email

Toni D. Sanchotena
1679 N. Madderlake Ave., Apt. 4
Kuna, ID 83634-1582

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☐ email

CMFG Life Insurance Company
5910 Mineral Point Road
Madison, WI 53705

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☐ email

Michael Witry
Deputy Attorney General
Idaho Department of Insurance
PO Box 83720
Boise, Idaho 83720-0043

- ☐ first class mail
- ☐ certified mail
- ☒ hand delivery
- ☐ facsimile
- ☐ email


Pamela Murray

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Attorney General

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Department of Insurance
State of Idaho

Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

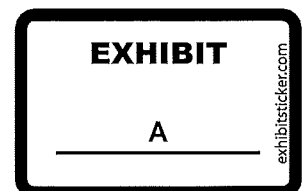
TONI D. SANCHOTENA, an individual
holding Idaho Resident Producer License No.
140811,

Respondent.

Docket No. 18-3763-20

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

COMES NOW the staff of the Idaho Department of Insurance (hereinafter “Department”),
by and through its undersigned counsel, Michael Witry, Deputy Attorney General, and does hereby
give notice of verified allegations constituting violation(s) of Idaho law, notice that relief will be
requested from the Director of the Department, and a notice of the right to contest the allegations
and requested relief herein and right to hearing to:



TONI D. SANCHOTENA

Idaho Resident Producer License No. 140811.

The Department alleges the following facts and violations of title 41, Idaho Code, as itemized below. The Department will present an order seeking the relief described below upon twenty-one (21) days following service of this Verified Complaint, and TONI D. SANCHOTENA is further notified of her right to object to the requested relief, including the basis for any objection, and to request a hearing in writing.

JURISDICTION

1. Jurisdiction in this matter is founded in the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including Idaho Code § 41-210, which authorizes the Director of the Department of Insurance (“Director”) to enforce the provisions of title 41 of the Idaho Code, including those governing Respondent’s activities as an insurance producer.

2. Jurisdiction is further founded in Idaho Code § 41-213, which authorizes the Department to institute such proceedings as deemed necessary for the enforcement of any provision of the Idaho Insurance Code including, but not limited to, license revocation and the imposition of administrative penalties.

RESPONDENT

3. TONI D. SANCHOTENA (hereinafter “SANCHOTENA”) was and is an Idaho resident during all pertinent times as alleged herein and carried Idaho Resident Producer License No. 140811, which license is set to expire on January 31, 2022.

CONTROLLING LAW

4. Idaho Code § 41-1016(1) provides that the Director may suspend, revoke or refuse to issue or renew a producer’s license if the Director finds that any of the causes or violations set

forth in subsections 41-1016(1)(a) through (o) exist, including specifically subsection (f) which prohibits:

(f) Being convicted of or pleading guilty to any felony, or to a misdemeanor which evidences bad moral character, dishonesty, a lack of integrity and financial responsibility, or an unfitness and inability to provide acceptable service to the consuming public[.]

5. Pursuant to Idaho Code § 41-1026(3), 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."

COUNT I

6. Each of the above paragraphs is re-alleged herein.

7. On or about October 16, 2019, the State of Idaho charged SANCHOTENA with one count of grand theft in violation of Idaho Code § 18-2403(3). Grand theft is a felony.

8. On or about January 14, 2020, SANCHOTENA pled guilty to one count of grand theft in violation of Idaho Code § 18-2403(3).

9. SANCHOTENA violated Idaho Code § 41-1016(1)(f) by pleading guilty to a felony.

PRAYER FOR RELIEF

Based on the foregoing facts and allegations, the Department prays for relief as follows:

1. For an Order revoking SANCHOTENA's Idaho Resident Producer License No. 140811, and providing that SANCHOTENA shall not be issued a new license under title 41, Idaho Code, for a period of five (5) years after which time, in the event SANCHOTENA seeks a new

license, SANCHOTENA must petition and show good cause why the prior revocation should not be deemed a bar to the issuance of a new license; and

2. For such other and further relief as the Director deems just and necessary under the circumstances.

NOTIFICATION OF RIGHTS

TO: TONI D. SANCHOTENA, the above-named RESPONDENT:

Pursuant to Idaho Code § 41-232A, you have the right to a hearing on this matter. In order to exercise this right, 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 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). If you fail to submit a timely written response to the allegations within 21 days of the service of this Complaint, a final order will be entered imposing the relief described above.

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 at the following address:

Michael Witry
Deputy Attorney General
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720-0043

In lieu of a hearing, this matter may be resolved by negotiation, stipulation, agreed settlement, or consent order, pursuant to Idaho Code § 67-5241(1)(c). Should you wish to discuss these options, please contact the undersigned deputy attorney general.

DATED this 22 day of January, 2020.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



MICHAEL WITRY
Deputy Attorney General
Attorneys for Idaho Department of Insurance

VERIFICATION

STATE OF IDAHO)
 : ss.
County of Ada)

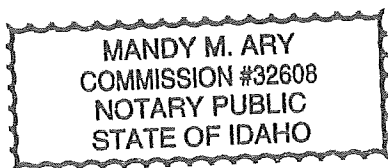
LISA TORDJMAN, Supervisor of the Producer Licensing Section of the Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

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

Dated this 21st day of January, 2020.

LISA TORDJMAN
Supervisor
Producer Licensing Section

SUBSCRIBED AND SWORN to before me the undersigned Notary Public of Idaho this
21st day of January, 2020.



Mandy M. Ary
Notary Public for Idaho
My Commission Expires 7/24/24

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 22nd day of January 2020, I caused a true and correct copy of the foregoing VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING to be served upon the following by the designated means:

Toni D. Sanchotena
Icon Credit Union
9769 W. Emerald Street
Boise, ID 83704-9765

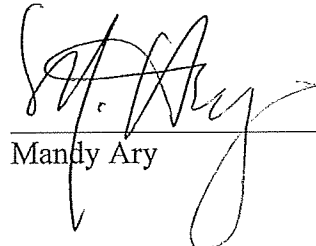
- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☐ email

Toni D. Sanchotena
1679 N. Madderlake Ave., Apt. 4
Kuna, ID 83634-1582

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☐ email

CMFG Life Insurance Company
5910 Mineral Point Road
Madison, WI 53705

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☐ email



Mandy Ary