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Counsel for the Commissioner of Securities and Insurance

**BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE,
OFFICE OF THE MONTANA STATE AUDITOR**

IN THE MATTER OF

LOUIS IKEDA #3002356280,

Respondent.

Case No. INS-2025-00099

**NOTICE OF IMMEDIATE LICENSE
SUSPENSION**

TO: Louis Ikeda
623 Lincoln Ln.
Billings, MT 59105
Louis.mrbail@gmail.com

The Commissioner of Securities and Insurance, (CSI) Office of the Montana State Auditor, finds that protecting public safety and welfare imperatively requires the immediate suspension of the surety insurance producer license of Louis Ikeda (Respondent).

COMMISSIONER'S AUTHORITY

The Commissioner has a duty to regulate the provision of insurance and to protect the public from harm based on insurer misconduct. The Commissioner may suspend or revoke an insurance producer license, levy a civil penalty in accordance with § 33-1-317, MCA, order restitution, or any combination of those actions, when a licensed insurance producer:

(c) violated or failed to comply with a provision of this code or has violated a rule, subpoena, or order of the commissioner or of the commissioner of any other state;

(f) in the conduct of the affairs under the license, used fraudulent, coercive, or dishonest practices or the licensee or applicant is incompetent, untrustworthy, financially irresponsible, or a source of injury and loss to the public[.]

Section 33-17-1001(1), MCA. As applicable here, an insurance producer “may not, as an inducement to purchase insurance or after insurance has been affected, pay, allow, or give or offer to pay, allow, or give, directly or indirectly, a:

(a) rebate, discount, abatement, credit, or reduction of the premium named in the insurance policy;

(c) valuable consideration or inducement not specified in the policy, except to the extent provided for in an applicable filing with the commissioner as provided by law.”

Section 33-18-210(1), MCA.

The Commissioner also has authority to adopt “rules regarding surety insurers who sell, solicit, or negotiate commercial bail bonds.” Section 33-26-108, MCA. Under these

rules, a “surety bail insurance producer may not. . . . pay a fee or rebate, or give, or promise anything of value to the principal or anyone on his or her behalf[.]” ARM 6.6.6004(1)(b).

The Commissioner may summarily suspend a license if the Commissioner finds that “public health, safety, or welfare imperatively requires emergency action.” Section 4-631(3), MCA.

Immediate License Suspension

The Commissioner is hereby summarily suspending Respondent's surety insurance producer license as of the date of this notice. The Respondent is alleged to have endangered the public, including causing damage to people. Respondent also paid, or promised to reduce the bond amounts, his principals in exchange for sex. And Respondent used dishonest and coercive tactics in bonding and to manipulate and control his principles.

Finally, Respondent has knowingly filed false premium amounts to bond out women in order to have sex with them. The Commissioner finds that immediate suspension of Respondent's license is necessary.

The investigation into Louis Christopher Ikeda by the Office of the Montana State Auditor, Commissioner of Securities and Insurance, details a pattern of conduct in which Ikeda, acting as a bail bondsman for Northwest Bail Bonds LLC, solicited and engaged in sexually explicit communications with female inmates at the Yellowstone County Detention Facility. The investigation focused on three primary victims: C.C., M.R., and E.E., and also uncovered evidence of alleged bond fraud.

C.C. first came into contact with Ikeda in November 2024 while she was incarcerated. Their communications, conducted via the jail's NCIC messaging system,

quickly became sexual in nature, with Ikeda making explicit comments about sexual acts and discussing future plans with C.C. C.C. repeatedly asked Ikeda to bond her out. Although Ikeda initially claimed he could not do so, citing his boss and the illegality of such an action, he eventually agreed to post her \$10,000 bond for only \$200–\$300, far less than the standard 10% premium required by law. After Ikeda bonded her out on December 2, 2024, security footage confirmed that he picked her up from the jail. C.C. reported that Ikeda drove her to a secluded area by the river, where they had sex. Afterward, Ikeda began harassing C.C. via Facebook, demanding additional payments and threatening to revoke her bond if she did not comply. C.C. stated that she felt pressured to have sex with Ikeda because she believed he had control over her freedom and feared returning to jail if she refused him. She also reported that Ikeda instructed her to say their relationship was strictly professional if anyone asked, as it was against the rules for a bondsman to have a relationship with a bonded individual.

M.R., C.C.'s cellmate, began communicating with Ikeda in early December 2024 about her own \$10,000 bond. Ikeda initially quoted her \$800, but as their conversations became more sexual, he reduced the required payment to \$500. M.R.'s mother sent the \$500 via Cash App, and Ikeda bonded her out. Throughout their communications, Ikeda sent shirtless photos and made repeated sexual comments, including telling M.R. he wanted to be inside her and that it was a "perfect day for a cream pie." Ikeda told M.R. she would need to "hang out" with him after her release. M.R. stated that she never intended to have sex with Ikeda and only engaged with his advances to secure her release at a lower cost. After her release, she avoided Ikeda and never met him in person, despite his repeated

attempts to contact her. She reported that she felt scared and pressured, especially after her probation officer advised her to stay away from Ikeda for her safety. M.R. confirmed that Ikeda reduced her bond because he believed she would have sex with him, and she made additional payments to Ikeda after her release to satisfy his ongoing demands for money.

E.E. contacted Ikeda in December 2024 after hearing he would bond out “pretty girls for just about nothing.” Ikeda posted her \$50,000 bond without requiring any payment or paperwork, a clear departure from standard procedure. After her release, Ikeda drove E.E. to a hotel, held her hand, complimented her appearance, and implied expectations of intimacy. E.E. reported that Ikeda continued to contact her after her release, making her uncomfortable and fearful. She believed Ikeda’s intentions were sexual and that he expected sex in exchange for her release. E.E. pretended to be someone else in later communications to avoid Ikeda, who was persistent in tracking her whereabouts and asked her to meet to sign paperwork. E.E. reported that she left Billings out of fear of Ikeda, felt compelled to be armed for her safety, and was terrified he would try to collect her or harm her if she did not comply. She confirmed that Ikeda bonded her out without payment and that he intended to exchange bond for sex.

The investigation also uncovered evidence of bond fraud. Ikeda routinely accepted partial payments or no payment at all from certain female defendants, contrary to the surety’s filed rates and Montana law. For C.C’s \$10,000 bond, Ikeda collected only \$200–\$300, with no record of the remaining balance being paid by any legitimate source. M.R. paid \$500 for her \$10,000 bond, and E.E. paid nothing for her \$50,000 bond. In several instances, Ikeda failed to submit required bond paperwork and premium payments to the

surety company, Lexington National Insurance Corporation, resulting in bonds being filed with the court that were not properly backed by the surety. Lexington confirmed that for at least one bond (E.E.), no paperwork or premium payment was ever received, raising questions about the validity of the bond filed with the court. Audit findings revealed discrepancies between the amounts collected from defendants and the amounts reported to the surety, as well as missing documentation for several bonds issued by Ikeda. These actions constitute insurance fraud, forgery, and possible violations of other criminal statutes. The fraudulent practices were intertwined with the exploitation of vulnerable female inmates, who were offered release from jail in exchange for sexual favors rather than legitimate financial transactions.

The Commissioner finds that there is a significant risk that the Respondent will continue to conduct coercive, dishonest, dangers, and illegal bonding, in violation of the Insurance Code. The Commissioner finds it is imperative the Respondent's surety insurance producer license is suspended, pending a hearing, if requested, to protect the safety and welfare of the public.

STATEMENT OF RIGHTS

The Respondent may contest this action by presenting evidence and argument at a hearing as to whether the suspension of his license should remain in place pending resolution of the violation alleged above, to be described in additional details in the forthcoming Notice of Proposed Agency Action and Opportunity for Hearing. The Respondent has a right to be represented by counsel at the hearing, if requested, and may waive formal proceedings under Mont. Code Ann. § 2-4-603.

ACTION REQUIRED BY THE RESPONDENT

If the Respondent wants to contest the suspension, Respondent must provide a written request for a hearing to Rune H. Vander Wey **within ten days** of the date of this notice, at 840 Helena Ave. Helena MT. 59601, or rvanderwey@mt.gov.

In that hearing request, the Respondent should also address: (1) The Respondent's availability for a hearing of the next four weeks; (2) whether the Respondent would like to attend the hearing in person, via video conference, or by another means; and (3) whether any reasonable accommodations are needed for persons with disabilities who wish to participate in the hearing or whether alternative accessible format of this notice is needed.

CONTACT WITH COMMISSIONER'S OFFICE

If there are questions or concerns, please contact CSI at 406-444-2040 or CSI.LegalService@mt.gov. If represented by an attorney, please ensure this contact is made by the attorney.

POSSIBILITY OF DEFAULT

Failure to timely provide a written hearing request shall result in the entry of a default order imposing the Commissioner's proposed action, without additional notice, pursuant to Admin. R. Mont. 1.3.214.

DATED this 8th day of May, 2025.



RUNE VANDER WEY

Counsel for Commissioner of Securities & Insurance

CERTIFICATE OF SERVICE

I hereby certify that on May 8, 2025, I caused a copy of the foregoing, *Notice of Immediate License Suspension*, to be served on the following persons by the following means:

 1 Mail
 1 E-Mail

1. Louis Ikeda
623 Lincoln Ln.
Billings, MT 59105
Louis.mrbail@gmail.com



BRANDY MORRISON
Paralegal