

LAWRENCE G. WASDEN  
Attorney General

JOHN C. KEENAN  
Deputy Attorney General  
State of Idaho  
Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, Idaho 83720-0043  
Telephone: (208) 334-4283  
Facsimile: (208) 334-4298  
[john.keenan@doi.idaho.gov](mailto:john.keenan@doi.idaho.gov)  
I.S.B. No. 3873

**FILED**  
**MAY 16 2016** 169  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

IDAHO DEPARTMENT OF  
INSURANCE,

Complainant,

vs.

MEAGHAN A. RUETHER, an individual  
holding Idaho Resident Producer License  
No. 351383; and RANGEWOOD  
INSURANCE LLC, an Idaho limited  
liability company holding Idaho Agency  
Producer License No. 478197;

Respondents.

Docket No. 18-3059-15

**STIPULATION AND  
FINAL ORDER**

**STIPULATION**

The Idaho Department of Insurance (hereinafter "Department") and Respondents  
**MEAGHAN A. RUETHER** and **RANGEWOOD INSURANCE LLC**, hereby agree and  
stipulate as follows:

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

2. On June 30, 2015, the Department filed and served a Verified Complaint and Notice of Right to Hearing (hereinafter “Verified Complaint”) on Respondents.

3. On or about July 17, 2015, Chris H. Hansen, attorney for Respondent Meaghan Ruether (hereinafter “Ruether”), filed a Request for Hearing on the matters in controversy.

4. The Department alleged in Count One of the Verified Complaint that Ruether, for herself and acting on behalf of Respondent Rangewood Insurance LLC (hereinafter “Rangewood”), violated section 41-1016(1)(e), Idaho Code, by misrepresenting a material fact related to twenty-five (25) insurance transactions submitted to an authorized insurer.

5. The Department alleged in Count Two of the Verified Complaint that Ruether, for herself and acting on behalf of Rangewood, violated section 41-1016(1)(h), Idaho Code, by using dishonest practices related to twenty-five (25) insurance transactions submitted to an authorized insurer.

6. Both Respondents denied the allegations set forth in the Verified Complaint.

7. In consideration of the foregoing recitals, the Department and the Respondents agree:

a. That Ruether and Rangewood admit to one violation of section 41-1016(1)(e), Idaho Code, in the misrepresentation of the terms of an actual or proposed insurance contract or application for insurance;

b. That, based on the violation of section 41-1016(1)(e), Idaho Code, Ruether stipulates that her Idaho Resident Producer License No. 351383 shall be revoked for a period of one (1) year from the date of entry of the Final Order herein;

c. That, based on the violation of section 41-1016(1)(e), Idaho Code, Rangewood stipulates that its Idaho Agency Producer License No. 478197 shall be revoked for a period of one (1) year from the date of entry of the Final Order herein;

d. That an administrative penalty in the total amount of \$4,000 shall be entered jointly against Ruether and Rangewood of which \$1,000 of said total shall be suspended indefinitely and \$1,000 shall be due and payable within ten (10) business days of the date of entry of the Final Order herein. The balance of \$2,000 shall be due and payable within one (1) year of the date of entry of the Final Order herein and shall be paid by the Respondents in monthly payments of not less than \$181.81 per month for ten (10) months commencing on June 10, 2016, and continuing on the same date of each month thereafter until paid in full;

e. That, in the event one or both of the Respondents fail to make payments in accordance with this Stipulation or otherwise fail to make appropriate arrangements with the Department regarding such payments, or in the event, after hearing, one or both of the Respondents are found to have violated title 41, Idaho Code, within one (1) year of the date of entry of the Final Order herein, the suspended sum of the administrative penalty shall no longer be suspended and shall be due and payable immediately;

f. That one (1) year after the revocation of the producer licenses of the respective Respondents, Ruether or Rangewood may file an application for a producer license. The Department shall not unreasonably or arbitrarily refuse to issue a producer license;

g. That the Stipulation or the Final Order entered herein and the admission of the Respondents as stated herein are not, and shall not be used as, an admission of

fact nor an admission of a party in any other judicial or administrative proceedings outside the Idaho Department of Insurance, and are not, and shall not be, admissible in any other criminal, civil, or administrative proceedings outside the Idaho Department of Insurance;

h. That the Director of the Department may enter the Final Order attached hereto, the terms of which include the adoption in full and incorporation of the foregoing Stipulation.

8. The terms of this Stipulation are appropriate and proper under the circumstances referenced herein; and the parties hereto have entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights they may be waiving thereby.

9. Before executing this Stipulation, the Respondents have had the opportunity to review this Stipulation with their respective attorney(s) and to seek appropriate advice and counsel relating to this Stipulation and Final Order.

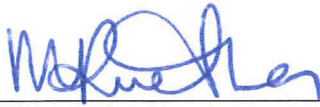
10. The parties hereto waive their right to notice and hearing at which they may be represented by counsel, present evidence, and examine witnesses. The parties hereto further waive their right of reconsideration, appeal, and other rights as set forth in title 67, chapter 52, Idaho Code, including the right to submit this matter for review by a court of competent jurisdiction.

11. 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 Department for his review and signature.

**IT IS SO AGREED.**

DATED THIS 9<sup>th</sup> day of May, 2016.

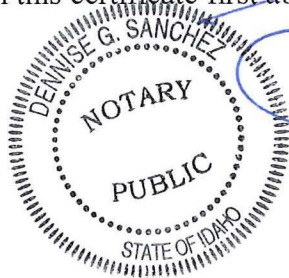
RESPONDENT

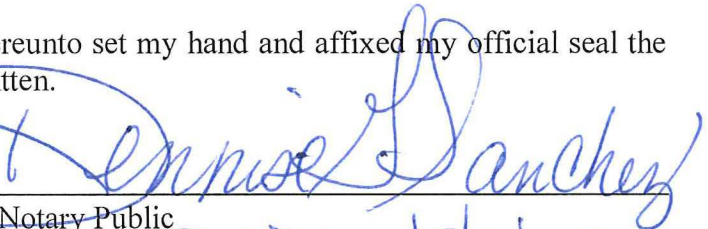
By:   
MEAGHAN A. RUETHER  
Respondent

STATE OF IDAHO )  
: ss.  
County of Ada )


On this 9<sup>th</sup> day of May, 2016, before me, the undersigned Notary Public, personally appeared MEAGHAN A. RUETHER, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



  
Notary Public  
Residing at Boise, Idaho  
My commission expires 9-9-2017

STIPULATION AND FINAL ORDER APPROVED AS TO FORM:

By:   
CHRIS H. HANSEN  
Attorney for MEAGHAN A. RUETHER

IT IS SO AGREED.

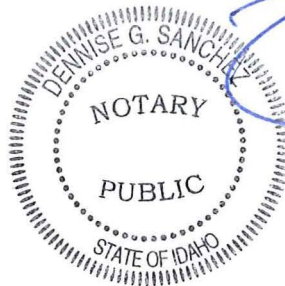
DATED this 9<sup>th</sup> day of May, 2016

RANGEWOOD INSURANCE, LLC,  
an Idaho limited liability company

by MRuether  
MEAGHAN A. RUETHER  
Its Manager

STATE OF IDAHO                     )  
  : ss.  
County of Ada                     )

On this 9<sup>th</sup> day of May, 2016, before me, the undersigned Notary Public of the State of Idaho, personally appeared Meaghan A. Ruether, who, being by me first duly sworn, declared that she is the manager of RANGEWOOD INSURANCE LLC, an Idaho limited liability corporation, that she signed the foregoing document as manager of the limited liability corporation, and that the statements therein contained are true.



Denise G Sanchez  
Notary Public  
Residing at Boise, Idaho  
My commission expires 9.9.17

IT IS SO AGREED.

DATED THIS 12 day of May, 2016.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

By: Elaine Mellon  
ELAINE MELLON  
Bureau Chief, Consumer Services Bureau

STATE OF IDAHO                    )  
  : SS.  
County of Ada                    )

On this 12 day of MAY, 2016, before me, the undersigned Notary Public, personally appeared ELAINE MELLON, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged to me that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

A blue circular notary seal for John C. Keenan, Notary Public, State of Idaho. The seal is partially obscured by a signature and the text of the notary's information.  
Notary Public of Idaho  
Residing at BOISE  
My commission expires 30 Oct 2019

STIPULATION AND FINAL ORDER APPROVED AS TO FORM:

By: John C. Keenan  
John C. Keenan  
Deputy Attorney General

## **FINAL ORDER**

The parties hereto, namely the Idaho Department of Insurance and MEAGHAN A. RUETHER, Respondent, and RANGEWOOD INSURANCE LLC, Respondent, having entered into the foregoing Stipulation, and the form of the order having been approved, the Director, having reviewed the same, does hereby find that there is a factual basis for entry of a Final Order herein and does hereby conclude that MEAGHAN A. RUETHER, Respondent, and RANGEWOOD INSURANCE LLC, Respondent, did violate title 41, Idaho Code, as stated in the Stipulation.

**NOW, THEREFORE, based on the foregoing and in consideration of the premises,**

IT IS HEREBY ORDERED that the foregoing Stipulation is **APPROVED**, is an ORDER of the Director, and is **incorporated herein as if set forth in full and made a part hereof**.

IT IS FURTHER ORDERED that Idaho Resident Producer License No. 351383 issued to MEAGHAN A. RUETHER shall be revoked for a period of one (1) year.

IT IS FURTHER ORDERED that Idaho Agency Producer License No. 478197 issued to RANGEWOOD INSURANCE LLC shall be revoked for a period of one (1) year.

IT IS FURTHER ORDERED that an administrative penalty in the total sum of Four Thousand Dollars (\$4,000) is hereby imposed jointly against MEAGHAN A. RUETHER and RANGEWOOD INSURANCE LLC.

IT IS FURTHER ORDERED that One Thousand Dollars (\$1,000) of said administrative penalty is suspended for an indefinite period, or until such time that, in any future proceeding, the Idaho Department of Insurance in a final order concludes as a matter of law that MEAGHAN A. RUETHER or RANGEWOOD INSURANCE LLC violated the Idaho Insurance Code, title 41, Idaho Code. In such event, the suspended sum shall be due and payable immediately.




IT IS FURTHER ORDERED that One Thousand Dollars (\$1,000) of the total administrative penalty shall be due and payable within ten (10) days of the date of entry of the Final Order herein.

IT IS FURTHER ORDERED that the remaining Two Thousand Dollars (\$2,000) of the total administrative penalty shall be paid within one (1) year of the date of entry of this Final Order. The Respondents shall make monthly payments of not less than \$181.81 per month for ten (10) months commencing on June 10, 2016, and continuing on the same date of each month thereafter until paid in full.

IT IS SO ORDERED.

DATED THIS 16 day of May, 2016.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

By   
DEAN 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 14 day of May, 2016, I caused to be served a true copy of the foregoing **STIPULATION AND FINAL ORDER** by the method indicated below, and addressed to each of the following:

Chris H. Hansen, Esq.  
ANDERSON, JULIAN & HULL, LLP  
P.O. Box 7426  
Boise, ID 83707

☒ 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

☐ first class mail  
☐ certified mail  
☒ hand delivery  
☐ via facsimile

  
\_\_\_\_\_  
Kelly Grady