

State of Idaho
DEPARTMENT OF INSURANCE

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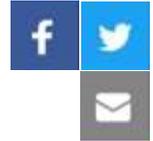
DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

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Emmett insurance agent falsely claims to be spouse of client in order to benefit from her life insurance policy

BOISE, ID – Effective January 3, 2020, the Idaho Department of Insurance revoked the insurance producer license of Alan Ralph Gurney and A RALPH GURNEY AGENCY, INC. for violations of the Idaho Insurance Code.

Mr. Gurney, a licensed insurance agent from Emmett, admitted to identifying himself as the primary beneficiary of the life insurance policy of his client and falsely identifying himself as the spouse/domestic partner when no such relationship existed. This is in violation of Idaho Code 41-1016(1)(h). Mr. Gurney also admitted to falsely reporting to National Western Life that the same client's proposed annuity would not replace an existing annuity, which is in violation of Idaho Code 41-1016(1)(e).

"The Department does not tolerate misconduct by licensed agents," said Director Dean Cameron. "Insurance agents are required to know their responsibilities and abide by the Idaho Insurance Code. Agents hold a position of trust in Idaho we expect them to work with integrity and conduct themselves ethically."

In addition to Mr. Gurney's insurance producer license being revoked, an administrative penalty of \$1,000 was imposed on him by the Idaho Department of Insurance. This order can be read in its entirety on the Department [website](#).

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit doi.idaho.gov.

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