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FILED 

OCT 27 2011

Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

BRUCE ALAN BERSHAD

Non-Resident Producer License No. 382583.

Docket No. 18-2711-11

FINAL ORDER

The Director of the Idaho Department of Insurance ("Director") having reviewed the record herein; and BRUCE ALAN BERSHAD having been lawfully served the Verified Complaint and Notice of Right to Hearing on file herein and, as evident from the Affidavit of Richard B. Burleigh, 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 BRUCE ALAN BERSHAD waived his rights regarding the opportunity for hearing; and in consideration of the premises;

IT IS HEREBY ORDERED that the non-resident producer license No. 382583 issued to

BRUCE ALAN BERSHAD is hereby REVOKED;

IT IS FURTHER ORDERED that BRUCE ALAN BERSHAD shall immediately return his non-resident producer license No. 382583 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043;

IT IS FURTHER ORDERED that an administrative penalty of Two Thousand Dollars (\$2,000.00) is hereby imposed on BRUCE ALAN BERSHAD, with said penalty to be suspended but due and payable prior to any application for licensure or reinstatement being submitted to the Director.

IT IS SO ORDERED.

Dated this 27th day of October, 2011.

IDAHO DEPARTMENT OF INSURANCE

By 
WILLIAM W. DEAL
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.

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.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have, on this 27th day of October, 2011, caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

Bruce Alan Bershad
10109 Bell Creek Road
Riverview, FL 33569-5788

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

Humana Health Plan, Inc.
321 West Main Street - 12th Floor
Louisville, KY 40202

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

Humana Insurance Company
1100 Employers Boulevard
Depere, WI 54115

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

Humanadental Insurance Company
1100 Employers Boulevard
Depere, WI 54115

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

Kanawha Insurance Company
210 South White Street
Lancaster, SC 29720

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

Richard B. Burleigh
Deputy Attorney General
Idaho Department of Insurance
700 W. State St., 3rd Floor
Boise, ID 83720-0043

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



Teresa Jones
Assistant to the Director