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FILED

JUN 14 2012

Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
OF THE STATE OF IDAHO**

In the Matter of:)
The Application for a Resident Insurance)
Producer License of:)
CINDY BRADSHAW)
_____)

Docket No. 18-2769-12

**STIPULATION AND ORDER
ISSUING TEMPORARY LICENSE
PURSUANT TO IDAHO CODE
§ 41-1015(2)**

STIPULATION

COME NOW the State of Idaho, Department of Insurance (Department), and CINDY BRADSHAW, applicant for an Idaho Resident Insurance Producer License, and stipulate and agree as follows:

1. On or about May 3, 2012, the Department received an application for an Idaho resident insurance producer license submitted by CINDY BRADSHAW (the Applicant). The Applicant resides in Twin Falls, Idaho.

2. On February 3, 2012, the Applicant's license to engage in the practice of nursing in Idaho was revoked by the Idaho State Board of Nursing for various violations of Idaho law.

including her habitual use of alcohol and/or drugs. Such revocation order allowed the Applicant to reapply for such a license after a two (2) year period, under certain conditions.

3. The Applicant and her spouse filed a Chapter 7 bankruptcy petition and received a Chapter 7 bankruptcy discharge on March 15, 2012. The Applicant represents that some of the debt that led to her and her spouse's decision to file bankruptcy included medical debt.

4. The Applicant is currently employed by Gary Ray Hurt, who is the principal at Hurt & Associates Financial Services located in Twin Falls, Idaho. Mr. Hurt is an Idaho-licensed insurance producer, holding License No. 78419 since 2004. Mr. Hurt has agreed to serve as the Applicant's sponsor, assuming responsibility for all the Applicant's insurance-related actions while the Applicant holds a Temporary Idaho Resident Insurance Producer License, pursuant to Idaho Code § 41-1015(2). Mr. Hurt's agreement to act in that capacity is reflected in his statement, a copy of which is attached hereto as Exhibit A.

5. The Applicant agrees that she will comply with the Idaho Insurance Code, title 41, Idaho Code, and all rules promulgated thereunder, and will conduct herself in a professional, competent, and exemplary manner in all insurance transactions she engages in while she holds a Temporary Idaho Resident Insurance Producer License as contemplated by this Stipulation and Order.

6. The Applicant understands and agrees that, at the conclusion of the one hundred eighty (180) day period of the Temporary Idaho Resident Insurance Producer License contemplated by this Stipulation and Order, the Department will conduct a review of the Applicant's insurance activities during that time period and determine whether it is appropriate to issue a permanent Resident Insurance Producer License to the Applicant at that time, or to revoke such temporary license.

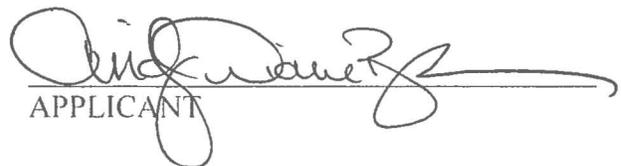
7. Based on its review of the foregoing, the Department recommends that the Director issue to the Applicant a Temporary Idaho Resident Insurance Producer License as soon as practicable, which license shall be effective for a period of no longer than one hundred eighty (180) days, at which time the Director shall determine whether to revoke such license or issue a permanent Idaho Resident Insurance Producer License to the Applicant as deemed appropriate under the circumstances.

8. If, at any time during the pendency of the Temporary Resident Insurance Producer License issued to the Applicant, Gary Ray Hurt withdraws as the Applicant's "suitable sponsor," the Applicant must seek and obtain an alternate "suitable sponsor," acceptable to the Director so that there is no gap in service in that position. Failure to do so may result in revocation of the Applicant's Temporary Resident Insurance Producer License.

9. While the Temporary Idaho Resident Insurance Producer License is in place, the Director may revoke such license at any time, without notice or prior hearing, if the Director determines that the interests of insureds or the public are endangered.

10. As reflected by their signatures below, the Department and the Applicant agree that this matter shall be fully and finally resolved, subject to the terms set forth herein, and request that the Director enter an order adopting this stipulation and issuing a Temporary Resident Insurance Producer License to the Applicant.

DATED this 12th day of June, 2012.


APPLICANT

DATED this 13TH day of June, 2012.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



GEORGIA SIEHL, CPA, CFE
Bureau Chief, Company Activities

ORDER

Upon review of the foregoing, and good cause appearing therefor,

IT IS HEREBY ORDERED that the Stipulation set forth above, entered into between the Department and the Applicant, is hereby approved;

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1015(2), that a Temporary Resident Insurance Producer License, pursuant to the terms set forth in the Stipulation above, be issued to CINDY BRADSHAW, effective immediately. The term of such temporary license shall be for a period of one hundred eighty (180) days, unless earlier revoked, pursuant to the requirements of Idaho Code § 41-1015(2).

DATED this 14TH day of June, 2012.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

EXHIBIT A

State of Idaho)
County of Twin Falls : ss)

GARY RAY HURT hereby states and certifies as follows:

(1) I am a licensed insurance producer in the state of Idaho, holding Idaho Resident Insurance Producer License No. 78419 since 2004. I conduct an insurance business in Twin Falls, Idaho, under the name of Hurt & Associates Financial Services.

(2) I am currently the employer of CINDY BRADSHAW. Ms. Bradshaw has recently applied to the Idaho Department of Insurance for the issuance of a Resident Insurance Producer License so that she can engage in the transaction of insurance. I expect that Ms. Bradshaw will be engaging in insurance transactions for and on behalf of my company, Hurt & Associates Financial Services, while employed by my company.

(3) I am aware of Ms. Bradshaw's past circumstances as set forth in the Stipulation portion of this document. Notwithstanding my knowledge of those circumstances, I am willing to act as Ms. Bradshaw's "suitable sponsor," pursuant to Idaho Code § 41-1015(2), and assume responsibility for all of her insurance-related transactions during the pendency of the Temporary Insurance Producer License contemplated herein.

(4) As Ms. Bradshaw's "suitable sponsor," I agree to report to the Department of Insurance any and all incidents or problems with Ms. Bradshaw's conduct related to her engaging in insurance transactions either on behalf of my company, or otherwise, that would reflect on her fitness to engage in the insurance business, during the pendency of Ms. Bradshaw's Temporary Insurance Producer License.

(5) If at any time I should decline to serve as Ms. Bradshaw's "suitable sponsor," I will provide thirty (30) days' advance notice to the Department.

DATED this 12th day of June, 2012.

Gary Ray Hurt
GARY RAY HURT

Subscribed and sworn to before me this 12th day of June, 2012.

TAREN HUTCHISON
NOTARY PUBLIC
STATE OF IDAHO

Taren Hutchison
Notary Public for Idaho
My Commission Expires: 11/15/2017

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 14th day of June, 2012, I served a true and correct copy of the foregoing STIPULATION AND ORDER ISSUING TEMPORARY LICENSE PURSUANT TO IDAHO CODE § 41-1015(2) upon the following by the designated means:

Cindy Bradshaw
1030 Sawtooth Blvd.
Twin Falls, ID 83370

U.S. mail, postage prepaid
 Certified mail
 Via facsimile

Gary Ray Hurt
859 Briarwood Dr.
Twin Falls, ID 83301-3622

U.S. mail, postage prepaid
 Certified mail
 Via facsimile

A. René Martin
Deputy Attorney General
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720-0043

Hand Delivery



TERESA JONES