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Department of Insurance State of Idaho

# BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

FRANCES DAWN HEFFINGTON,

Idaho Nonresident Producer License, NPN No. 19497650

Docket No. 18-4219-23

SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE

The Director of the Idaho Department of Insurance ("Director") has received a final order in which the Director of the Florida Division of Insurance Agent and Agency Services, and Department of Financial Services ("DFS") revoked Frances Dawn Heffington's ("Heffington") personal lines insurance agent license. For the reasons discussed below, the Director enters this Summary Order Revoking Heffington's Idaho Nonresident Producer License, NPN 19497650.

#### FINDINGS OF FACT

- 1. On May 20, 2020, Heffington was licensed in her home state of Florida as a personal lines insurance agent under Florida License No. W646733.
- 2. On September 7, 2022, the DFS filed an Administrative Complaint against Heffington. The Administrative Complaint noted that on July 26, 2022, Heffington violated Florida laws by pleading guilty to Resisting Officer with Violence, a felony or crime punishable by imprisonment of one year or more, in Florida's Polk County Circuit Court. Heffington failed to answer DFS's Administrative Complaint or request a proceeding in accordance with Florida law.
  - 3. On November 9, 2022, the FDS entered a final order revoking Heffington's licenses,

appointments, and eligibility for licensure for two years.

4. Heffington has been licensed as an Idaho nonresident insurance producer since December 16, 2021.

### CONCLUSIONS OF LAW

- 1. Per Idaho Code § 41-1016(2)(a), the Director shall, without hearing, suspend for up to 12 months, or revoke or refuse to continue, any license issued to a nonresident under title 41, chapter 10, Idaho Code, if the Director has received a final order of suspension, revocation, or refusal to continue from the insurance regulatory official or court of jurisdiction of the licensee's home state.
- 2. These circumstances justify revoking Heffington's Idaho Nonresident Insurance Producer License under Idaho Code § 41-1016(2)(a).

#### **ORDER**

NOW, THEREFORE, IT IS ORDERED that Heffington's Idaho Nonresident Insurance Producer License is REVOKED, effective immediately.

DATED this **23** day of January, 2023.

STATE OF IDAHO DEPARTMENT OF INSURANCE

DEAN L. CAMERON

Director

## NOTIFICATION REGARDING REPORTABLE PROCEEDINGS

The administrative proceeding in which this order issued is reportable, and this order is a public record that may be disclosed to other states and reported to companies by 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 you must disclose this proceeding on any license application and must report it to any and all states in which you hold an insurance license.

### **NOTIFICATION OF RIGHTS**

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director Idaho Department of Insurance 700 W. State Street, 3<sup>rd</sup> Floor P.O. Box 83720 Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. Filing a petition for judicial review does not, by itself, stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 33 day of January 2023, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE to be served upon the following parties by the designated method(s):

Frances Dawn Heffington 1915 Kissengen Avenue Bartow, FL 33830-7334	<ul> <li>➢ First Class Mail</li> <li>☐ Certified Mail</li> <li>☐ Hand Delivery</li> <li>☐ Facsimile</li> <li>☒ Email: licensingusaa@usaa.com</li> </ul>
Frances Dawn Heffington 4680 Magnolia Preserve Ave. Winter Haven, FL 33880	<ul> <li>☑ First Class Mail</li> <li>☐ Certified Mail</li> <li>☐ Hand Delivery</li> <li>☐ Facsimile</li> <li>☐ Email:</li> </ul>
Karl T. Klein Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE 700 W. State St., 3 <sup>rd</sup> Floor PO Box 83720 Boise, ID 83720-0043	<ul> <li>☐ First Class Mail</li> <li>☐ Certified Mail</li> <li>☐ Hand Delivery</li> <li>☐ Facsimile</li> <li>☒ Email: karl.klein@doi.idaho.gov</li> </ul>

Penny Wilcox