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**FILED**

**MAY - 9 2023**

**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.

JUSTIN BELNAP, an individual holding  
Idaho Resident Producer License  
No. 20083457

Respondent.

Docket No. 18-4249-23

**ORDER OF DEFAULT REVOKING  
IDAHO NONRESIDENT  
PRODUCER LICENSE OF  
JUSTIN BELNAP**

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and Respondent, Justin Belnap (“Belnap”), having been lawfully served the Verified Complaint and Notice of Right to Hearing (“Complaint”), a copy of which is attached hereto as Exhibit “A”, and Belnap having failed to submit a written request for hearing or address the allegations, violations and charges set forth in the Complaint, and the Director finding as a result thereof that Belnap has waived his rights regarding the opportunity for hearing; and in consideration of the above, and good cause appearing,

ORDER OF DEFAULT REVOKING IDAHO NONRESIDENT PRODUCER LICENSE OF  
JUSTIN BELNAP- 1

The Director finds that Belnap has violated the laws of the state of Idaho, to wit, §§ 41-1016(1)(e), (h) and (j), Idaho Code, on five occasions, when he misrepresented the terms of an insurance contract or application for insurance or misrepresenting any material fact to any insurance transaction or proposed transaction...; using fraudulent, coercive or dishonest practices, for demonstrating incompetence, untrustworthiness or financial irresponsibility, or being a source of injury and loss to the public or others, in the conduct of business in the state of Idaho; and forging another's name on an application for insurance or on any document related to an insurance transaction.

THEREFORE, IT IS ORDERED that Idaho Nonresident Producer License No. 20083457 issued to Belnap is hereby REVOKED and that Belnap shall not be eligible to apply for or receive any license under title 41, Idaho Code, for a period of five (5) years.

IT IS FURTHER ORDERED that after expiration of the five-year revocation period, and pursuant to § 41-1026(3), Idaho Code, in the event that Belnap files an application for any license under title 41, Idaho Code, Belnap must petition and show good cause why the prior revocation shall not be deemed a bar to the issuance of a new license.

IT IS FURTHER ORDERED that an administrative penalty of \$5,000 is imposed against Belnap for violations of §§ 41-1016(1)(e), (h) and (j), Idaho Code, to be paid within thirty (30) days from the service date of this Order.

DATED this 9<sup>th</sup> day of May, 2023.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



DEAN L. 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 you may be required to disclose this proceeding on any license application, and you may be required to report this action to any and all states in which you hold an insurance license.

### **NOTIFICATION OF RIGHTS**

This is a final order of the agency and is effective immediately. 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 motion for reconsideration within twenty-one (21) days of its receipt, or the motion 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 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.

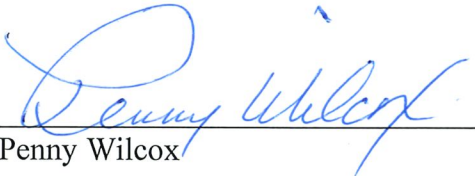
A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the

failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 9<sup>th</sup> day of May, 2023, I caused a true and correct copy of the ORDER OF DEFAULT REVOKING IDAHO NONRESIDENT PRODUCER LICENSE OF JUSTIN BELNAP to be served upon the following parties by the method(s) indicated below:

Justin Belnap 185 S. Heath Lane Idaho Falls, ID 83401-4607	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <u>justin.belnap123@gmail.com</u>
John Keenan Deputy Attorney General Idaho Department of Insurance 700 W. State St., 3 <sup>rd</sup> Floor PO Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <u>john.keenan@doi.idaho.gov</u>

  
Penny Wilcox

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**VERIFIED COMPLAINT AND  
NOTICE OF RIGHT TO HEARING**

COMES NOW the staff of the Idaho Department of Insurance ("Department"), by and through its undersigned counsel, and does hereby give notice of verified allegations constituting violations of Idaho law, notice that relief will be requested from the Director of the Department, and a notice of the right to contest the allegations and requested relief herein, and of the right to hearing to JUSTIN BELNAP.

The Department alleges the following facts and violations of title 41, Idaho Code, as itemized below. The Department will present an order seeking the relief described below upon