

FILED

APR 04 2023

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

SHARON PALMER FINE,

Idaho Nonresident Producer and Idaho
Nonresident Surplus Lines Broker
License Nos. 2777815

Docket No. 18-4268-23

**SUMMARY ORDER REVOKING
IDAHO NONRESIDENT
INSURANCE PRODUCER LICENSE
AND SURPLUS LINES BROKER
LICENSE**

The Director of the Idaho Department of Insurance (“Director”) has received notice that, on or around October 2022, Sharon Palmer Fine (“Fine”) asked the Virginia State Corporation Commission-Bureau of Insurance (“VA-BOI”) to withdraw her home state resident Insurance Producer and Surplus Lines Broker licenses. Fine’s home state licenses were withdrawn and became inactive on November 3, 2022. For the reasons discussed below, the Director enters this Summary Order Revoking Fine’s Idaho Nonresident Producer License and Nonresident Surplus Lines Broker License Nos. 2777815.

FINDINGS OF FACT

1. On January 6, 1994, the VA-BOI issued Fine a resident insurance producer license. On January 28, 2000, the VA-BOI issued Fine a resident surplus lines broker license. Both licenses are identified as nos. 2777815, collectively (the “licenses”).

2. On or around October 2022, Fine contacted the VA-BOI and requested that her licenses be withdrawn. On November 3, 2022, Fine’s licenses were withdrawn and became inactive.

3. Fine does not hold any active resident or home state insurance licenses.
4. Fine has been licensed as an Idaho nonresident insurance producer since October 30, 2000, and a nonresident surplus lines broker since August 29, 2003.

CONCLUSIONS OF LAW

1. Per Idaho Code § 41-1016(2)(b)(ii), 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 a nonresident no longer has a license in the licensee's home state because the license was not renewed by the nonresident and remains nonrenewed for a period greater than ninety days, and without notice to the director of relicensing as a resident in another state.
2. These circumstances justify revoking Fine's Idaho Nonresident Insurance Producer and Idaho Nonresident Surplus Broker Licenses under Idaho Code § 41-1016(2)(b)(ii).

ORDER

NOW, THEREFORE, IT IS ORDERED that Fine's Idaho Nonresident Insurance Producer and Idaho Nonresident Surplus Lines Broker Licenses are REVOKED, effective immediately.

DATED this 4th day of April, 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, 3rd 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:

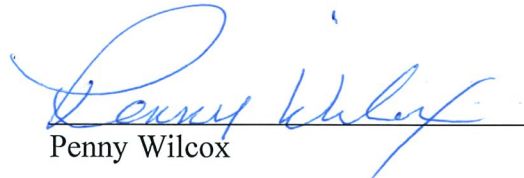
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

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 5th day of April 2023, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE AND SURPLUS LINES LICENSE to be served upon the following parties by the designated method(s):

Sharon Palmer Fine 12405 Wendell Holmes Road Oak Hill, VA 20171-2553	<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>sharon.fine@aon.com</u>
Great American Alliance Insurance Co. 301 E. Fourth Street Cincinnati, OH 45202	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input type="checkbox"/> Email:
Karl T. Klein Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE 700 W. State St., 3 rd 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>karl.klein@doi.idaho.gov</u>


Penny Wilcox