

**FILED**

**OCT 17 2023**

**Department of Insurance  
State of Idaho**

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

MICHAEL WAYNE RAMSEY,

Idaho Nonresident Producer License,  
No. 19990410

Docket No. 18-4333-23

**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 Insurance Commissioner of the state of California (“Commissioner”) revoked Michael Wayne Ramsey’s (“Ramsey”) insurance license and licensing rights. For the reasons discussed below, the Director enters this Summary Order Revoking Ramsey’s Idaho Nonresident Producer License, NPN 19990410.

**FINDINGS OF FACT**

1. On July 6, 2021, Ramsey was licensed in his home state of California as an Accident and Health Agent and Life Only Agent under California License No. 4108789.
2. On July 6, 2021, a Special Notice of Defense was adopted by Order of the Commissioner in lieu of a denial of application for the issuance of Ramsey’s license. Ramsey agreed to a restricted license and certain other penalties and fees to be paid within 120 days. Ramsey failed to comply with the terms and conditions of the July 6, 2021 Order.
3. On April 4, 2022, the Commissioner entered an *Order of Revocation of License for Failure to Pay Monetary Penalty* revoking Ramsey’s license and licensing rights in his home state of

California.

4. Ramsey has been licensed as an Idaho nonresident insurance producer since August 22, 2023<sup>1</sup> under NPN 19990410.

### 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 Ramsey's Idaho Nonresident Insurance Producer License under Idaho Code § 41-1016(2)(a).

### ORDER

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

DATED this 17 day of October, 2023.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
DEAN L. CAMERON  
Director

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<sup>1</sup> Although Ramsey's home state license had been revoked, effective May 4, 2022, California did not enter this information into RIRS until September 19, 2023. The information Ramsey provided on his Idaho application for licensure did not indicate his home state license was revoked so he was issued an Idaho nonresident producer license prior to California reporting the revocation to RIRS.

## **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:

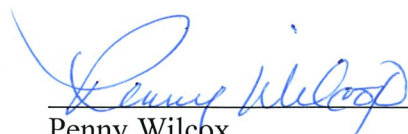
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

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 17<sup>th</sup> day of October, 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):

Michael Ramsey 16402 Arlington Lane Huntington Beach, CA 92649	<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: <a href="mailto:ramsey0305@gmail.com">ramsey0305@gmail.com</a>
Bankers Life and Casualty Co. 303 W. Wacker Dr. 5 <sup>th</sup> Fl. Chicago, IL 60601	<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: <a href="mailto:shelly.hitch@cnoinc.com">shelly.hitch@cnoinc.com</a>
Colonial Penn Life Insurance Co. 399 Market Street Philadelphia, PA 19181	<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: <a href="mailto:shelly.hitch@cnoinc.com">shelly.hitch@cnoinc.com</a>
Washington National Insurance Co. 11825 N. Pennsylvania St. Carmel, IN 46032	<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: <a href="mailto:shelly.hitch@cnoinc.com">shelly.hitch@cnoinc.com</a>
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: <a href="mailto:john.keenan@doi.idaho.gov">john.keenan@doi.idaho.gov</a>

  
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Penny Wilcox