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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:

NICOLE CELENA NAEVE,

Idaho Nonresident Producer License  
No. 20450753

Docket No. 18-4678-25

**SUMMARY ORDER  
REVOKING IDAHO  
NONRESIDENT INSURANCE  
PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (“Director”) has received notice from the National Insurance Producer Registry (“NIPR”) wherein NICOLE CELENA NAEVE (“Naeve”) was issued an Idaho nonresident insurance producer license without making the appropriate payment of licensing fees. For the reasons discussed below and pursuant to Idaho Code § 41-1009(b), the Director enters this Summary Order revoking Naeve’s Idaho Nonresident Insurance Producer License No. 20450753.

**FINDINGS OF FACT**

1. Naeve, at all times relevant hereto, held a Florida resident insurance producer license.
2. Naeve has been licensed as an Idaho nonresident insurance producer under license number 20450753 since its issuance on August 19, 2024.
3. On August 19, 2024, Naeve applied for an Idaho nonresident insurance producer license using the NIPR website and concurrently submitted an electronic payment to NIPR for the application fees. The electronic payment was returned by Naeve’s

financial institution as nonsufficient funds. Naeve received an Idaho nonresident insurance producer license without making the appropriate payment.

4. On November 25, 2024, the Department sent a Letter of Demand for Nonsufficient Funds to Naeve via email to the address used in the application. No response was received from Naeve.

### **CONCLUSIONS OF LAW**

5. Idaho Administrative Code 18.01.02.030.01.b provides that an eighty-dollar (\$80) fee is due at the time of original application for a producer license.
6. Idaho Code § 41-1009(b) provides that a nonresident applicant shall receive a nonresident producer license if the applicant has submitted the proper request for licensure and has paid the fees set forth by rule pursuant to section 41-401, Idaho Code.
7. The Director concludes that the above circumstances justify the revocation of Naeve's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1009(b).

### **ORDER**

NOW, THEREFORE, IT IS ORDERED that Idaho Nonresident Insurance Producer License No. 20450753 issued to NICOLE CELENA NAEVE is REVOKED effective immediately.

IT IS FURTHER ORDERED that NICOLE CELENA NAEVE shall not be issued a new Idaho nonresident insurance producer license, or any other license issued under Title 41, Idaho Code, until all delinquent fees have been paid to the National Insurance Producer Registry.

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DATED this 28 day of March, 2025

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

A handwritten signature in dark ink, appearing to read "Dean L. Cameron", is written over a horizontal line.

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 by which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the online searchable database of the Idaho Department of Insurance. Be aware that this proceeding must be disclosed on any license application and must be reported 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: (1) a hearing was held; or (2) the final agency action was taken; or (3) the party seeking review of the order resides or operates its principal place of business in Idaho; or (4) 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.* The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. *See Idaho Code § 67-5274.*



## CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 28<sup>th</sup> day of March, 2025, 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 means:

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|---|--|
| Nicole Celena Naeve<br>15814 Fairchild Dr<br>Tampa, FL 33647                                    | <input checked="" type="checkbox"/> First Class Mail<br><input type="checkbox"/> Certified Mail<br><input type="checkbox"/> Hand Delivery<br><input type="checkbox"/> Facsimile<br><input checked="" type="checkbox"/> Email: <a href="mailto:nnaeve78@gmail.com">nnaeve78@gmail.com</a> |
| Nicole Celena Naeve<br>Healthmarket Insurance<br>2298 Lakeland Hills Blvd<br>Lakeland, FL 33805 | <input checked="" type="checkbox"/> First Class Mail<br><input type="checkbox"/> Certified Mail<br><input type="checkbox"/> Hand Delivery<br><input type="checkbox"/> Facsimile<br><input type="checkbox"/> Email:   |
| Anthem Life Insurance Co.<br>PO Box 711<br>Portland, OR 97207-0711                              | <input checked="" type="checkbox"/> First Class Mail<br><input type="checkbox"/> Certified Mail<br><input type="checkbox"/> Hand Delivery<br><input type="checkbox"/> Facsimile<br><input type="checkbox"/> Email:   |

  
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Jan Noriyuki  
Paralegal