

RAÚL LABRADOR
Attorney General

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Attorneys for Idaho Department of Insurance

FILED

JUN 06 2025

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

MELISSA TORRES, an individual holding
Idaho Nonresident Insurance Producer License
No. 19308080,

Respondent.

Docket No. 18-4707-25

ORDER OF DEFAULT

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and MELISSA TORRES (“Torres”) who currently holds Idaho Nonresident Insurance Producer License No. 19308080, 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 incorporated herein; and as evident from the Affidavit of Matt Steen; and having failed to file an answer thereto and having failed to request a hearing regarding said Complaint; and the Director

having found as a result thereof that Torres is in default and has waived her rights regarding the opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Nonresident Insurance Producer License No. 19308080 issued to Torres is REVOKED, effective immediately.

IT IS FURTHER ORDERED that within thirty (30) days of the service date of this Order, Torres shall pay to the Idaho Department of Insurance an administrative penalty of two thousand dollars (\$2,000).

DATED this 5 day of June 2025.

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 may be reported to other government agencies. 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 a license.

NOTIFICATION OF RIGHTS

This constitutes a final order of the agency. Any party may file a motion for reconsideration of this final order withing fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition 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 may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party 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 decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a petition for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review to the district court does not in 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 6th day of June 2025, I caused a true and correct copy of the **ORDER OF DEFAULT** to be served upon the following parties by the method(s) indicated below:

Melissa Torres 3808 Enchantment Lane Saint Cloud, FL 34775	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input checked="" type="checkbox"/> Email: mtorres314@icloud.com
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Jan Noriyuki
Paralegal

RAÚL LABRADOR
Attorney General

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Attorneys for Idaho Department of Insurance

FILED

MAY 14 2025

**Department of Insurance
State of Idaho**

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

MELISSA TORRES, an individual holding
Idaho Nonresident Producer License No.
19308080,

Respondent.

Docket No. 18-4707-25

**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, Matt K. Steen, Deputy Attorney General, and does hereby give notice of verified allegations constituting violation(s) 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 right to hearing to:

EXHIBIT

A

exhibitsticker.com

MELISSA TORRES
Idaho Nonresident Producer License No. 19308080

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 twenty-one (21) days following service of this Verified Complaint, and MELISSA TORRES is further notified of her right to object to the requested relief, including the basis for any objection, and to request a hearing in writing.

JURISDICTION

1. Jurisdiction in this matter is founded in the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including Idaho Code § 41-210, which authorizes the Director of the Department of Insurance (“Director”) to enforce the provisions of title 41 of the Idaho Code, including those governing Respondent’s activities as an insurance producer.

2. Jurisdiction is further founded in Idaho Code § 41-213, which authorizes the Department to institute such proceedings as deemed necessary for the enforcement of any provision of the Idaho Insurance Code including, but not limited to, license revocation and the imposition of administrative penalties.

CONTROLLING LAW

3. Section 41-1016(1), Idaho Code, provides that the Director may suspend, revoke or refuse to issue or renew a producer’s license and may impose an administrative penalty up to one thousand dollars (\$1,000), if the Director finds that any of the causes or violations set forth in subsections 41-1016(1)(a) through (o) exist, including, but not limited to subsections (b) and (i), for:

(b) violating any provision of title 41, Idaho Code, department rule, subpoena or order of the director of another state’s insurance director;

- (i) having an insurance license denied, suspended or revoked in any other state, province, district or territory.

4. Section 41-1021(1), Idaho Code, states a producer shall report to the director any administrative action taken against the producer in another jurisdiction or by another governmental agency within thirty (30) days of the final disposition of the matter.

5. Section 41-117, Idaho Code, provides that each instance of violation may be considered a separate offense.

RESPONDENT

6. Melissa Torres (hereinafter “Torres” or “Respondent Torres”) is a Florida resident and holds active Idaho Nonresident Producer License No. 19308080, which was originally issued on August 9, 2023.

FACTUAL ALLEGATIONS

COUNT I

7. All of the foregoing paragraphs are re-alleged and incorporated herein as if set forth in full.

8. On March 10, 2025, the South Dakota Department of Labor and Regulation, Division of Insurance (“South Dakota Division of Insurance”), issued its Final Order revoking Ms. Torres’s nonresident license based on a hearing examiner’s Findings of Fact, Conclusions of Law and Proposed Order.

9. The hearing examiner’s findings of fact concluded Ms. Torres had her insurance appointment terminated for cause from an insurer due to suspected fraudulent activity and failure to respond.

10. On April 25, 2025, Lori Thomason of the Department contacted Torres via telephone and email to remind her of her obligation to report the action.

11. As of this date, Torres has not reported the action to the Department.
12. The Department alleges that Ms. Torres's revocation in South Dakota justifies revocation of her Idaho nonresident license pursuant to Idaho Code § 41-1016(i).
13. The Department alleges that Torres also violated Idaho Code § 41-1021 by failing to notify the Department of the administrative action by the South Dakota Division of Insurance within thirty (30) days.
14. Based on the allegations noted herein, the Department is seeking an Order imposing an administrative penalty against Respondent Torres in the amount of \$1,000 per violation, for a total of \$2,000.

PRAYER FOR RELIEF

Based on the foregoing facts as alleged, the Department prays for relief as follows:

1. For an Order revoking MELISSA TORRES's Idaho Nonresident Producer License No. 19308080.
2. For an Order providing that MELISSA TORRES shall not be issued any license under title 41, Idaho Code, for a period of one (1) year.
3. For an Order that, after expiration of the one-year period, in accordance with Idaho Code § 41-1026(3), in the event MELISSA TORRES files an application for any license under title 41, Idaho Code, MELISSA TORRES must first petition and show good cause why the prior revocation should not be deemed a bar to the issuance of a new license.
4. For an Order imposing an administrative penalty against MELISSA TORRES in the amount of \$1,000 per violation, for a total of \$2,000.00 for the violations alleged in Count I.
5. In the event of default in this action, the Department asks for an award of not less than \$2,000.

For such other and further relief as the Director deems just and necessary under the circumstances.

DATED this 14 day of May 2025.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



MATT K. STEEN
Deputy Attorney General

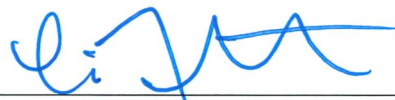
VERIFICATION

STATE OF IDAHO)
 : ss.
County of Ada)

ERIC FLETCHER, Company Activities Bureau Chief, Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

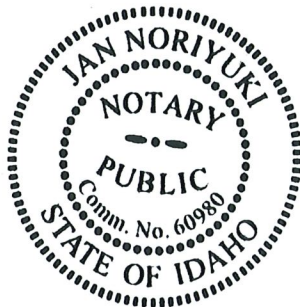
I have read the foregoing Complaint and know the contents thereof and the same are true to the best of my knowledge and belief.

DATED this 14 day of May 2025.



ERIC FLETCHER
Bureau Chief/Chief Examiner

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 14th day of May 2025.



Notary Public for Idaho
My Commission Expires 01-28-2031

NOTIFICATION OF RIGHTS

To: Melissa Torres, the above-named Respondent:

Pursuant to Idaho Code § 41-232A, you have the right to a hearing on this matter. In order to exercise this right, a written request for a hearing must be filed and served upon the Department within twenty-one (21) days after service of this Complaint. Failure to file and serve a written request for a hearing upon the Department within the 21-day time period shall be deemed a waiver of the opportunity for a hearing and to contest the allegations in the Complaint, pursuant to Idaho Code § 41-232A(2). If you fail to submit a timely written response to the allegations within 21 days of the service of this Complaint, a final order will be entered imposing the relief described above.

Any written request for hearing shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720

A copy shall also be provided to the Department's counsel in this matter at the following address:

Matt Steen
Deputy Attorney General
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720

In lieu of a hearing, this matter may be resolved by negotiation, stipulation, agreed settlement, or consent order, pursuant to Idaho Code § 67-5241(1)(c). Should you wish to discuss these options, please contact the undersigned deputy attorney general.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 14th day of January 2025, I caused a true and correct copy of the **VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING** to be served upon the following parties by the method(s) indicated below:

Melissa Torres 3808 Enchantment Lane Saint Cloud, FL 34772	<input checked="checked" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input type="checkbox"/> Email: mtorres314@icloud.com
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Jan Noriyuki,
Paralegal