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Attorney for Idaho Department of Insurance

FILED
OCT 27 2025
Department of Insurance
State of Idaho

Before the Director of the Department of Insurance

State of Idaho

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

BERNADETTE ROUSSEAU, an individual
holding Idaho Non-Resident Producer and
Surplus Lines Broker License No. 20035938,

Respondent.

Docket No. 18-4767-25

ORDER OF DEFAULT

The Director of the Department of Insurance (“Director”) having reviewed the record herein; and BERNADETTE ROUSSEAU (“Rousseau”), who currently holds Idaho Non-Resident Producer License and Idaho Non-Resident Surplus Lines Broker License No. 20035938, 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, 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 Rousseau has waived her rights regarding the opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Non-Resident Producer License and Idaho Non-Resident Surplus Lines Broker License No. 20035938 issued to BERNADETTE ROUSSEAU are REVOKED effective immediately.

IT IS FURTHER ORDERED that Rousseau shall not be issued a new non-resident producer license or a non-resident surplus lines broker license under Title 41, Idaho Code, until all fines and/or delinquent taxes owing by Rousseau have been paid and until after expiration of one (1) year from the service date of this Order.

IT IS FURTHER ORDERED that within thirty (30) days of the service date of this Order, Rousseau shall pay to the Idaho Department of Insurance a fine in the amount of \$25.00 for each day between April 2, 2025, and the service date of this Order.

DATED this 24 day of October 2025.

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 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 within 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 itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I hereby certify that on this 27th day of October 2025, I caused a true and correct copy of the foregoing Order of Default to be served upon the following parties by the designated means:

<p>Bernadette Rousseau 20 Broad St Apt 803 New York, NY 10005</p> <p>Bernadette Rousseau DGA Insurance Services LLC 1 Liberty Plz Ste 1900 New York, NY 10006-1404</p>	<p><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: brousseau@dgainc.com</p>
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Jan Noriyuki
Paralegal

RAÚL LABRADOR
Attorney General

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Deputy Attorney General
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Attorneys for Idaho Department of Insurance

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**Department of Insurance
State of Idaho**

Before the Director of the Department of Insurance

State of Idaho

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

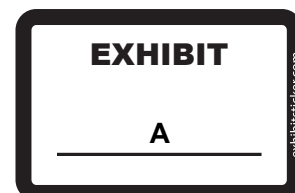
BERNADETTE ROUSSEAU, an individual
holding Idaho Non-Resident Producer and
Surplus Lines Broker License NPN 20035938,

Respondent.

Docket No. 18-4767-25

**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, Deputy Attorney General Matt Steen, and does hereby give notice of verified allegations constituting violation(s) of Idaho law as set forth below; notice that relief will be requested from the Director of the Department; a notice of the right to contest the allegations and requested relief; and the right to hearing to:



BERNADETTE ROUSSEAU
Idaho Non-Resident Producer and
Idaho Non-Resident Surplus Lines Broker License NPN 20035938

The Department alleges the following facts and a violation of title 41, Idaho Code, as itemized below. Respondent Bernadette Rousseau (“Respondent”) is further notified that within twenty-one (21) days after service of the Complaint, Respondent has the right to object to the allegations and requested relief by stating the basis for any objection and request that a hearing be scheduled, in writing to the Department. The Department will present an order to the Director seeking the relief described herein twenty-one (21) days following service of the *Verified Complaint and Notice of Right to Hearing* (“Complaint”) if no response is received from the Respondent.

Jurisdiction

1. The Director of the Department has jurisdiction in the state of Idaho over matters involving insurance regulation and licensing in accordance with title 41, Idaho Code.

2. This administrative proceeding is brought under the provisions of Idaho Insurance Code, Idaho Code § 41-101 et seq., and Idaho Code §§ 41-210 and 41-213, which authorizes the Director to enforce the provisions of title 41 of the Idaho Code, including those governing Respondent’s activities as an insurance producer and surplus lines broker doing business in the state of Idaho, including, but not limited to, license revocation and the imposition of administrative penalties.

Respondent

3. At all relevant times alleged herein, Respondent was a New York resident who was registered with the Department and held Idaho Non-Resident Insurance Producer License NPN 20035938, issued June 10, 2024, and Idaho Non-Resident Surplus Lines Broker License NPN

20035938, issued July 19, 2024, both expiring July 31, 2026.

Controlling Law

4. Idaho Code § 41-1224(1)(a) and (d) provides that the Director may suspend or revoke any surplus line broker's license:

(a) If the broker fails to file his/her annual report or to remit the tax as required by this law; and

(d) For any other applicable cause for which a producer's license may be suspended or revoked.

5. Idaho Code § 41-1224(2) – (4) provides the following:

(2) The procedures provided by chapter 10, title 41, Idaho Code, for suspension or revocation of licenses shall apply to suspension or revocation of a surplus line broker's license *see* Idaho Code § 41-1016;

(3) Upon suspending or revoking the broker's surplus line license the director shall also suspend or revoke all other licenses of the same individual under this code; and

(4) No broker whose license has been so suspended or revoked shall again be so licensed until any fines or delinquent taxes owing by him have been paid, nor, in the case of revocation, until after expiration of one (1) year from date revocation became final.

6. Idaho Administrative Procedures Act 18.06.06.012 provides that each Broker will file an annual report with the Director by March 1st of each year, of surplus line business transacted during the previous calendar year on an approved form.

7. Idaho Code § 41-1230 provides that if any broker fails to file his/her annual report prior to the first day of April after the tax is due, the broker shall be liable for a fine of twenty-five dollars (\$25.00) for each day of delinquency commencing with the second day of April.

8. Idaho Code § 41-1016(5) provides that the Director shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by title 41, Idaho Code, against any person who is under investigation for or charged with a violation of title 41, Idaho

Code or department rule, even if the person's license or registration has been surrendered or has lapsed by operation of law.

Count I

9. The foregoing paragraphs are realleged and incorporated as if set forth in full.
10. Respondent did not file an annual report of surplus lines business by March 1, 2025.
11. On March 26, 2025, the Department sent a notice of late filing to the Respondent via email to the address on file with the Department.
12. On August 12, 2025, the Department sent a final demand letter to Respondent via email and certified mail to the last known addresses on file with the Department. No response was received from the Respondent.
13. As of the undersigned date, Respondent has not filed an annual report of surplus lines business for 2024 as required nor has Respondent surrendered her license in this state.
14. Respondent has violated Idaho Code § 41-1224(a) by failing to file an annual report of surplus line business transacted during 2024 in violation of Idaho Administrative Procedures Act 18.06.06.012.
15. Pursuant to Idaho Code §§ 41-1224(3) and (4), the Department seeks to revoke Respondent's Idaho Non-Resident Insurance Producer License and Idaho Non-Resident Surplus Lines Broker License NPN 20035938. Respondent shall not be so licensed until all fines and/or delinquent taxes owing by Respondent have been paid and until after expiration of one (1) year from the effective date of the Order of Revocation.

Prayer for Relief

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

1. For an Order revoking Respondent's Idaho Non-Resident Producer License and Idaho Non-Resident Surplus Lines License NPN 20035938.

2. Respondent shall not be so licensed under title 41, Idaho Code until all fines and/or delinquent taxes owing by Respondent have been paid and until after expiration of one (1) year from the effective date of the Order of Revocation.

3. For an Order imposing a fine against Respondent in the amount of \$25.00 for each day between April 2, 2025, and the date of the Order.

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

Notification of Right to Hearing

To: Respondent Bernadette Rousseau

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 a 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 83720-0043

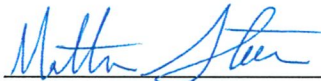
A copy shall also be provided to the Department's counsel in this matter at the following address:

Matt Steen
Deputy Attorney General
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720-0043

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.

Dated this 2nd day of October 2025.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



MATT STEEN
Deputy Attorney General
Attorneys for Idaho Department of Insurance

Verification

State of Idaho)
 : ss.
County of Ada)

I, Lynn Shelton, Premium Tax Specialist for the Idaho Department of Insurance, being first duly sworn, deposes and states as follows:

I am an authorized representative of the Complainant, Idaho Department of Insurance, in the above-entitled action, and I have the authority to sign this verification on its behalf.


I have read the foregoing Verified Complaint and Notice of Right to Hearing and know the contents thereof. Under penalty of perjury pursuant to the laws of the State of Idaho, verify that the foregoing is true and correct to the best of my knowledge, information, and belief.

Dated this 2nd day of October 2025.



Lynn Shelton, PIR
Idaho Department of Insurance

Subscribed and sworn to before me the undersigned Notary Public of Idaho this 2nd day of October 2025.

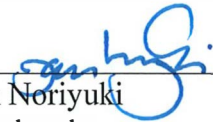


Notary Public, State of Idaho
My Commission Expires: 01-28-2031

Certificate of Service

I hereby certify that on this 2nd day of October 2025, I caused a true and correct copy of the foregoing Verified Complaint and Notice of Right to Hearing to be served upon the following parties by the designated means:

<p>Bernadette Rousseau 20 Broad St Apt 803 New York, NY 10005</p> <p>Bernadette Rousseau DGA Insurance Services LLC 1 Liberty Plz Ste 1900 New York, NY 10006-1404</p>	<p><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: brousseau@dgainc.com</p>
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