

RAÚL LABRADOR
Attorney General

MATT STEEN – ISB No. 10285
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
PO Box 83720
Boise, ID 83720-0043
Telephone No. (208) 334-4204
Facsimile No. (208) 334-4298
matt.steen@doi.idaho.gov

FILED

JAN 12 2026

**Department of Insurance
State of Idaho**

Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

STEPHEN VARGAS, an individual holding
Idaho Non-Resident Producer License No.
20889112,

Respondent.

Docket No. 18-4837-25

ORDER OF DEFAULT

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and STEPHEN VARGAS (“Vargas”) who currently holds Idaho Non-Resident Producer License No. 20889112, 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 Vargas is in default and has waived his rights regarding the opportunity for hearing;
and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Non-Resident Producer License No. 20889112
issued to STEPHEN VARGAS is REVOKED effective immediately.

IT IS FURTHER ORDERED that Vargas shall pay to the Idaho Department of Insurance
an administrative penalty of two thousand dollars (\$2,000).

Dated this 12 day of January 2026.

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 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.

NOTIFICATION OF RIGHTS

This is 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 motion for reconsideration within twenty-one (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
PO 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 subject of the agency action is located.

A petition for judicial review must be filed within twenty-eight (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 twenty-one (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 in itself stay the effectiveness or enforcement of the order under appeal. *See* Idaho Code § 67-5274.

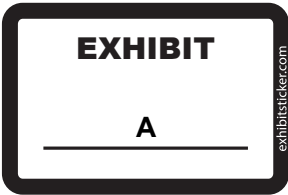
CERTIFICATE OF SERVICE

I hereby certify that on this 12th day of January 2026, I caused a true and correct copy of the foregoing Order of Default to be served upon the following by the designated means:

Stephen Vargas 7345 Pea Ridge Pl Gainesville, GA 30506-7067	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input checked="" type="checkbox"/> Email: ctibeh@yahoo.com
---	--



Jan Noriyuki
Paralegal



RAÚL LABRADOR
Attorney General

MATT STEEN – ISB No. 10285
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
PO Box 83720
Boise, Idaho 83720-0043
Telephone No. (208) 334-4204
Facsimile No. (208) 334-4298
matt.steen@doi.idaho.gov

FILED

DEC 19 2025

Department of Insurance
State of Idaho

Attorneys for Idaho Department of Insurance

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

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

STEPHEN VARGAS, an individual holding
Idaho Non-Resident Producer License No.
20889112,

Respondent.

Docket No. 18-4837-25

**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:

STEPHEN VARGAS
Idaho Non-Resident Producer License No. 20889112

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 STEPHEN VARGAS is further notified of his 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. Stephen Vargas (hereinafter “Vargas”) was a Georgia resident during all pertinent times as alleged herein. He currently carries Idaho Non-Resident Producer License No. 20889112, which was originally issued on October 23, 2023.

COUNT I

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

8. On January 7, 2025, the South Dakota Department of Labor and Regulation, Division of Insurance (“South Dakota DOI”), issued a Final Order revoking Vargas’ non-resident producer license in the state of South Dakota.

9. On September 4, 2025, the Department attempted to contact Vargas by email to remind him of his obligation to report the action.

10. As of this date, Vargas has not reported the action to the Department.

11. The Department alleges that Vargas’ revocation in South Dakota justifies revocation of his Idaho non-resident license pursuant to Idaho Code § 41-1016(i).

12. The Department alleges that Vargas also violated Idaho Code § 41-1021 by failing to notify the Department of the administrative action by the South Dakota DOI within thirty (30)

days.

13. Based on the allegations noted herein, the Department is seeking an Order imposing an administrative penalty against Vargas 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 STEPHEN VARGAS' Idaho Non-Resident Producer License No. 20889112.

2. For an Order providing that STEPHEN VARGAS 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 STEPHEN VARGAS files an application for any license under title 41, Idaho Code, STEPHEN VARGAS 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 and Order imposing an administrative penalty against STEPHEN VARGAS 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 19th day of December 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:

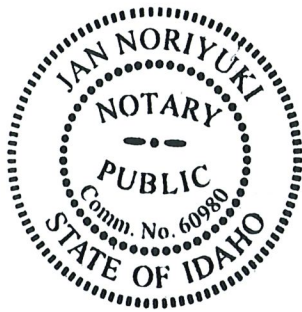
I have read the foregoing Complaint and know the contents thereof and the same are true to the best of my knowledge and belief.


DATED this 19 day of December 2025.



ERIC FLETCHER
Bureau Chief/Chief Examiner

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 19th day of December 2025.





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

NOTIFICATION OF RIGHTS

To: Stephen Vargas, 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:

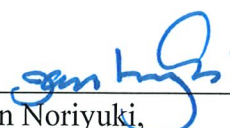
Matt Steen
Deputy Attorney General
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720

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 19th day of December 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:

Stephen Vargas 7345 Pea Ridge Pl Gainesville, GA 30506-7067	<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: ctibeh@yahoo.com
---	--



Jan Noriyuki,
Paralegal