

**FILED**

**MAY 14 2026**

**Department of Insurance  
State of Idaho**

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Attorney General

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*Attorneys for Idaho Department of Insurance*

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

**STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

JOHN DAVID KIMBLE, an unlicensed  
individual,

Respondent.

Docket No. 18-4877-26

**ORDER OF DEFAULT**

The Director of the Idaho Department of Insurance (the “Director”) having reviewed the record herein; and JOHN DAVID KIMBLE (“Kimble”) who does not currently hold an Idaho license to conduct any business relating to insurance, 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 Rafael Droz, 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 Kimble is in default and has waived his rights regarding the opportunity for hearing; and in consideration of the above;

*It is hereby ordered* that in the event JOHN DAVID KIMBLE files an application for any license under title 41, Idaho Code, JOHN DAVID KIMBLE must petition and show good cause why the actions as alleged in the Verified Complaint should not be deemed a bar to the issuance of an Idaho license; and

*It is further ordered* that Kimble shall pay to the Idaho Department of Insurance an administrative penalty of seventeen thousand dollars (\$17,000.00).

*Dated and effective* this 14 day of May 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  
Idaho Department of Insurance  
700 W State Street, 3<sup>rd</sup> 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; or (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 14<sup>th</sup> day of May 2026, I caused a true and correct copy of the foregoing ORDER OF DEFAULT to be served upon the following parties by the method(s) indicated below:

John David Kimble 1114 Lawrence Way Oxnard, CA 93035	<input checked="" type="checkbox"/> First Class Mail <input checked="" type="checkbox"/> Email: <a href="mailto:bigdog@roaddogtruckinsurance.com">bigdog@roaddogtruckinsurance.com</a>
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Jan Noriyuki,  
Paralegal



RAÚL LABRADOR  
Attorney General

RAFAEL J. DROZ – ISB No. 9934  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
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**APR 13 2026**  
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**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.

JOHN DAVID KIMBLE, an unlicensed  
individual,

Respondent.

Docket No. 18-4877-26

**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, Rafael J. Droz, 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:

**JOHN DAVID KIMBLE**  
**An unlicensed individual**

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 JOHN DAVID KIMBLE 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 conduct as set forth below.

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.

### **RESPONDENT**

3. JOHN DAVID KIMBLE (hereinafter “KIMBLE”) was and is a California resident during all pertinent times as alleged herein.

4. KIMBLE does not have an Idaho license to conduct any business relating to insurance.

### **CONTROLLING LAW**

5. Idaho Code § 41-1004 provides that a person shall not sell, solicit or negotiate insurance in Idaho for any class or classes of insurance unless the person is licensed as a producer for that line of authority.

6. Idaho Code § 41-1323(1) provides that no person shall willfully collect any sum as premium or charge for insurance, which insurance is not then provided or is not in due course to be provided (subject to acceptance of the risk by the insurer) by an insurance policy issued by an insurer as authorized by title 41, Idaho Code.

7. Idaho Code § 41-117 provides that each instance of violation may be considered a separate offense, punishable by an administrative penalty up to \$1,000.00 for any individual or natural person, where a greater penalty is not provided by another provision of Idaho law.

8. Idaho Code § 41-117A provides for an administrative penalty of up to \$15,000.00 upon any person who transacts insurance of any kind or transmits an application for a policy of insurance without proper licensing.

#### **COUNT I**

9. All of the foregoing paragraphs are realleged and incorporated herein as though set forth in full.

10. On or about March 20, 2025, KIMBLE willfully collected a premium payment of one thousand five hundred dollars (\$1,500) from C.N., an Idaho consumer located within Idaho, for insurance that KIMBLE knew could not be provided since the policies were fraudulent.

11. On or about March 20, 2025, KIMBLE wrote and issued insurance policies to C.N. purported to be covered by Benchmark Insurance and Berkshire Hathaway Insurance. On March 21, 2025, Kimble sent C.N. a certificate of liability insurance. The policies were in fact fraudulent and C.N. had no coverage.

12. On or about March 22, 2025, KIMBLE willfully collected a second premium payment of five hundred fifteen dollars and eighty-two cents (\$515.82) from C.N for the fraudulent insurance policies.

13. KIMBLE violated Idaho Code § 41-1004 three (3) times when he sold, solicited, and negotiated three insurance policies in Idaho as a producer without a license.

14. KIMBLE violated Idaho Code § 41-1323(1) two (2) times when he willfully collected a premium for insurance that he knew could not be provided since the policies were fraudulent.

### **PRAYER FOR RELIEF**

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

15. For an Order providing that in the event JOHN DAVID KIMBLE files an application for any license under title 41, Idaho Code, JOHN DAVID KIMBLE must petition and show good cause why the actions as alleged herein should not be deemed a bar to the issuance of an Idaho license; and

16. For an Order imposing an administrative penalty against JOHN DAVID KIMBLE in the amount of fifteen thousand dollars (\$15,000) under Idaho Code § 41-117A, for violations of Idaho Code § 41-1004 as alleged herein; and

17. For an Order imposing an administrative penalty against JOHN DAVID KIMBLE in the amount of one thousand dollars (\$1,000) for each violation of Idaho Code §§ 41-1323(1), as alleged herein, for a subtotal of five thousand dollars (\$2,000); and

18. For an Order imposing a total administrative penalty against JOHN DAVID KIMBLE in the total amount of seventeen thousand dollars (\$17,000; \$15,000 plus \$2,000); and

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

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DATED this 13th day of April 2026.

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL

/s/Rafael J. Droz  
RAFAEL J. DROZ  
Deputy Attorney General

**VERIFICATION**

I have read the foregoing Complaint, and I declare under penalty of perjury pursuant to the law of the State of Idaho that I believe the foregoing is true and correct to the best of my knowledge and belief.

Dated this 13<sup>th</sup> day of April 2026.

  
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RANDALL M. PIPAL

## NOTIFICATION OF RIGHTS

**To: John David Kimble, the above-named Respondent:**

Pursuant to Idaho Code § 41-232A(2), 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 twenty-one (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:


Rafael J. Droz  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

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

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 13<sup>th</sup> day of April 2026, 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:

John David Kimble 1114 Lawrence Way Oxnard, CA 93035	<input type="checkbox"/> First Class Mail <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <a href="mailto:bigdog@roaddogtruckinsurance.com">bigdog@roaddogtruckinsurance.com</a>
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Jan Noriyuki,  
Paralegal