

FILED

MAY 26 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.

HIBISCUS HEALTH & LIFE AGENCY,  
LLC, a Florida Limited Liability Company  
holding Idaho Non-Resident Producer  
License No. 20520391 and NATASHA P.  
NUTONI, an individual holding Idaho Non-  
Resident Producer License No. 20267584,

Respondent.

Docket No. 18-4942-26

**ORDER OF DEFAULT**

The Director of the Idaho Department of Insurance (the “Director”) having reviewed the record herein, and HIBISCUS HEALTH & LIFE AGENCY, LLC (“Hibiscus”) and NATASHA P. NUTONI (“Nutoni”), 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 J. 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 Hibiscus and Nutoni are in default and have waived their rights regarding the opportunity for hearing; and in consideration of the above;

*It is hereby ordered* that Idaho Resident Producer License No. 20520391 issued to HIBISCUS HEALTH & LIFE AGENCY, LLC is revoked effective immediately.

*It is further ordered* that Hibiscus shall pay to the Idaho Department of Insurance an administrative penalty of five thousand dollars (\$5,000).

*It is further ordered* that in the event HIBISCUS HEALTH & LIFE AGENCY, LLC files an application for any license under title 41, Idaho Code, Hibiscus must petition and show good cause why the actions alleged in the Complaint should not be deemed a bar to the issuance of an Idaho license.

*It is further ordered* that Idaho Resident Producer License No. 20267584 issued to NATASHA P. NUTONI is revoked effective immediately.

*It is further ordered* that Nutoni shall pay to the Idaho Department of Insurance an administrative penalty of one thousand dollars (\$1,000).

*It is further ordered* that in the event NATASHA P. NUTONI files an application for any license under title 41, Idaho Code, Nutoni must petition and show good cause why the actions alleged in the Complaint should not be deemed a bar to the issuance of an Idaho license.

*Dated and effective this* 26 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

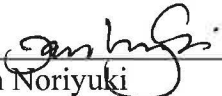
Pursuant to Idaho Code §§ 67-5270 and 67-5272, and any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which: (1) a hearing was held; or (2) the final agency action was taken; or (3) the party 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.

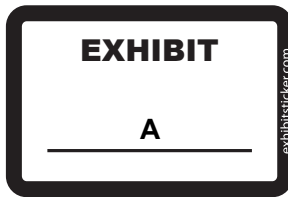
A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) the service of an order denying motion for reconsideration; (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. *See 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 26<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:

Natasha P. Nutoni 515 SW Butler Ave. Port St. Lucie, FL 34983	<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: <a href="mailto:natasha.nutoni@gmail.com">natasha.nutoni@gmail.com</a>
Natasha P. Nutoni, Registered Agent Hibiscus Health & Life Agency, LLC 515 SW Butler Ave. Port St. Lucie, FL 34983	<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: <a href="mailto:natasha.nutoni@gmail.com">natasha.nutoni@gmail.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  
PO Box 83720  
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APR 28 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,

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vs.

HIBISCUS HEALTH & LIFE AGENCY,  
LLC, a Florida Limited Liability Company  
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License No. 20520391 and NATASHA P.  
NUTONI, an individual holding Idaho Non-  
Resident Producer License No. 20267584,

Respondent.

Docket No. 18-4942-26

**VERIFIED COMPLAINT AND  
NOTICE OF RIGHT TO HEARING**

COMES NOW 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:

**HIBISCUS HEALTH & LIFE AGENCY, LLC**  
**Idaho Non-Resident Producer License No. 20520391**

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 HIBISCUS HEALTH & LIFE AGENCY LLC is further notified of its right to object to the requested relief, including the basis for any objection, and to request a hearing in writing.

**NATASHA NUTONI**  
**Idaho Non-Resident Producer License No. 20267584**

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 NATASHA NUTONI 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 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.

## **RESPONDENTS**

3. HIBISCUS HEALTH & LIFE AGENCY LLC (“Hibiscus”) was and is a Florida limited liability company during all pertinent times alleged herein.

4. Hibiscus currently holds Idaho Non-Resident Producer License No. 20520391, which was issued on November 12, 2025, and is set to expire on October 31, 2027.

5. NATASHA NUTONI (“Nutoni”) was a Florida resident during all relevant times alleged herein. Nutoni currently holds Idaho Non-Resident Producer License No. 20267584. Nutoni is the registered agent for Hibiscus.

## **CONTROLLING LAW**

6. Idaho Code § 41-1009(1)(b) provides that, unless denied licensure pursuant to Idaho Code §41-1016, a non-resident applicant shall receive a non-resident producer license if the applicant has submitted the proper request for licensure and has paid the fees set forth by rule under Idaho Code § 41-401.

7. Idaho Code § 41-1016(1) 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 specifically subsection (b), which prohibits violating any provision of title 41, Idaho Code, Department rule, subpoena or order of the director or of another state's insurance director.

8. Idaho Code § 41-117 provides that each instance of violation may be considered a separate offense.

9. Under Idaho Code § 41-1026(3), the Director shall not issue a license under title 41, Idaho Code, to any person whose license has been revoked until after the expiration of not

less than one (1) year to a maximum of five (5) years and, upon a former licensee's application for re-licensure, the Director may require the former licensee "to show good cause why the prior revocation ... shall not be deemed a bar to the issuance of a new license."

#### **COUNT I**

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

11. On or about November 7, 2025, Hibiscus submitted an Idaho non-resident producer application to the Department using the National Insurance Producer Registry ("NIPR") website. Hibiscus concurrently submitted a credit card payment of \$85.60 to NIPR for the application and processing fees. Hibiscus was granted an Idaho non-resident producer license on November 13, 2025.

12. After Hibiscus's license was issued, the charges were declined.

13. NIPR and the Department have made multiple attempts by letter, email, and phone call to collect the charges from Hibiscus but, to date, Hibiscus has failed to pay the fee for its license.

14. Hibiscus violated Idaho Code § 41-1009(b) by failing to pay the fee for its license.

#### **COUNT II**

15. On October 30, 2025, Nutoni submitted an Idaho non-resident producer application to the Department using the NIPR website. Nutoni concurrently submitted a credit card payment of \$85.60 to NIPR for the application and processing fees. Nutoni was granted an Idaho non-resident producer license on October 31, 2025.

16. After Nutoni's license was issued, the charges were declined.

17. NIPR and the Department have made multiple attempts by letter, email, and phone call to collect the charges from Hibiscus but, to date, Nutoni has failed to pay the fee for her license.

18. Nutoni violated Idaho Code § 41-1009(b) by failing to pay the fee for her license.

### **PRAYER FOR RELIEF**

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

19. On Count I, for an Order revoking HIBISCUS HEALTH & LIFE AGENCY, LLC's Idaho Non-Producer License No. 20520391. In the event HIBISCUS HEALTH & LIFE AGENCY, LLC seeks any license under Title 41, it must petition and show good cause why the prior revocation should not be deemed a bar to the issuance of any future license; and

20. On Count I, for an Order imposing an administrative penalty against HIBISCUS HEALTH & LIFE AGENCY, LLC in an amount to be proven at hearing but not to exceed five thousand dollars (\$5,000) for violating Idaho Code § 41-1009(b) as alleged herein. In the event of default, for an Order under Idaho Code § 41-1016 imposing an administrative penalty against HIBISCUS HEALTH & LIFE AGENCY, LLC in the amount of five thousand dollars (\$5,000); and

21. On Count II, for an Order revoking NATASHA NUTONI's Idaho Non-Resident Producer License No. 20267584. In the event NATASHA NUTONI seeks any license under title 41, she must petition and show good cause why the prior revocation should not be deemed a bar to the issuance of any future license; and

22. On Count II, for an Order under Idaho Code § 41-1016 imposing an administrative penalty against NATASHA NUTONI in an amount to be proven at hearing but not to exceed one thousand dollars (\$1,000) for violating Idaho Code § 41-1009(b) as alleged herein. In the

event of default, for an Order under Idaho Code § 41-1016 imposing an administrative penalty against NATASHA NUTONI in the amount of one thousand dollars (\$1,000); and

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

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DATED this 16th 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 28 day of April 2026.



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ERIC FLETCHER  
Company Activities Bureau Chief  
Idaho Department of Insurance

## NOTIFICATION OF RIGHTS

**To: Hibiscus Health & Life Agency, LLC and Natasha P. Nutoni, the above-named Respondents:**

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 28<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:

Natasha P. Nutoni 515 SW Butler Ave. Port St. Lucie, FL 34983	<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: <u>natasha.nutoni@gmail.com</u>
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Natasha P. Nutoni as Registered Agent for Hibiscus Health & Life Agency, LLC 515 SW Butler Ave. Port St. Lucie, FL 34983	<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: natasha.nutoni@gmail.com
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Jan Noriyuki,  
Paralegal