

LAWRENCE G. WASDEN
Attorney General

JUDY L. GEIER, ISB No. 6559
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone No. (208) 334-4204
Facsimile No. (208) 334-4298
judy.geier@doi.idaho.gov

Attorneys for the Department of Insurance

FILED

JAN 28 2016 *Y6*
Department of Insurance
State of Idaho

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

**STATE OF IDAHO, DEPARTMENT OF
INSURANCE,**

Complainant,

vs.

CORE INSURANCE GROUP LLC

Nonresident Producer License No. 488320,

Respondent.

Docket No. 18-3127-15

ORDER OF DEFAULT

The Director of the Idaho Department of Insurance ("Director") having reviewed the record herein; and CORE INSURANCE GROUP LLC, who currently holds Nonresident Producer License No. 488320, having been lawfully served the Verified Complaint and Notice of Right to Hearing, a copy of which is attached hereto as Exhibit A and incorporated herein, and, as evident from the Affidavit of Judy L. Geier, having failed to file an answer thereto and having failed to request a hearing regarding said Verified Complaint; and the Director having found as a result

thereof that CORE INSURANCE GROUP LLC has waived its rights regarding the opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Nonresident Producer License No. 488320 issued to CORE INSURANCE GROUP LLC is REVOKED effective immediately.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1027(2), that CORE INSURANCE GROUP LLC shall immediately return Nonresident Producer License No. 488320 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043.

IT IS SO ORDERED.

DATED this 27 day of January, 2016.

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 will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the Idaho Department of Insurance's online searchable database. 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 an insurance 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.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have, on this 28th day of January, 2016, caused a true and correct copy of the foregoing ORDER OF DEFAULT to be served upon the following by the designated means:

Core Insurance Group LLC
10601 S. Western Avenue, Suite 115
Oklahoma City, OK 73170-6215

- ☒ first class mail
☐ certified mail
☐ hand delivery
☐ via facsimile

Mindy Lurene Williams
Member/Designated Responsible Producer
Core Insurance Group LLC
217 NE 12th Street
Newcastle, OK 73065-4148

- ☒ first class mail
☐ certified mail
☐ hand delivery
☐ via facsimile

Judy L. Geier
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

- ☐ first class mail
☐ certified mail
☒ hand delivery
☐ via facsimile



Kelly Grady

LAWRENCE G. WASDEN
Attorney General

JUDY L. GEIER, ISB No. 6559
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone No. (208) 334-4204
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DEC 18 2015 *VG*
Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

**STATE OF IDAHO, DEPARTMENT OF
INSURANCE,**

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vs.

CORE INSURANCE GROUP LLC

Nonresident Producer License No. 488320,

Respondent.

Docket No. 18-3127-15

**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, 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:

**CORE INSURANCE GROUP LLC
Nonresident Producer License No. 488320**

EXHIBIT

A

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, CORE INSURANCE GROUP LLC, you are further notified of your right to object to the requested relief, including the basis for any objection, and to request a hearing in writing.

ALLEGATIONS

The allegations and violations supporting the requested relief are:

1. CORE INSURANCE GROUP LLC ("RESPONDENT") has held Idaho Nonresident Producer License No. 488320 since its issuance on June 9, 2014. Said license, issued pursuant to Idaho Code § 41-1004, expires July 1, 2016.

2. Idaho Code § 41-210 empowers the Director to enforce the provisions of the Idaho Code, title 41, and, as a consequence of RESPONDENT's actions as a producer as more particularly set forth below, RESPONDENT is under the jurisdiction of the Director and title 41 of the Idaho Code.

3. Pursuant to Idaho Code § 41-1003, all business entities must be legally organized entities in the state of Idaho. Idaho Code § 30-21-502 requires a foreign entity to register with the Idaho Secretary of State as a precursor to transacting business in the state. In accordance with Idaho Code § 30-21-511(a)(1), the Idaho Secretary of State may terminate an entity's registration for failing to file an annual report.

4. RESPONDENT originally registered with the Idaho Secretary of State on June 9, 2014, and received a Certificate of Authority to transact business in Idaho. The following year, RESPONDENT failed to file an annual report.

5. On July 14, 2015, the Department received a Notice of Cause for Administrative

Action sent by the Idaho Secretary of State (the "Notice") to the Department as RESPONDENT's registered agent in the state and notifying that RESPONDENT had failed to file an annual report. That same day, the Department forwarded the Notice to RESPONDENT's email of record. The email delivery failed. The Department then forwarded the Notice to RESPONDENT via letter dated July 14, 2015.

6. The Notice required the RESPONDENT to file the annual report within no later than 60 days from the date on the Notice or face termination of RESPONDENT's registration with the Idaho Secretary of State, which authorized RESPONDENT to conduct business in Idaho.

7. RESPONDENT did not submit its annual report to the Idaho Secretary of State.

8. On September 29, 2015, the Department received a Notice of Revocation of Authority or Administrative Cancellation ("Cancellation") from the Idaho Secretary of State. The Cancellation stated that RESPONDENT's registration had been terminated and that RESPONDENT "may no longer lawfully transact business in Idaho."

9. That same day, on September 29, 2015, the Department sent a letter to RESPONDENT enclosing the Cancellation and stating that RESPONDENT must either voluntarily surrender its Nonresident Producer License No. 488320 to the Department or correct its deficient filing with the Idaho Secretary of State by no later than December 1, 2015, or face an administrative proceeding to revoke its nonresident producer license.

10. To date, RESPONDENT has neither surrendered to the Department Nonresident Producer License No 488320 nor corrected its filings with the Idaho Secretary of State.

CAUSE OF ACTION:
FAILURE TO MAINTAIN REGISTRATION
IN VIOLATION OF IDAHO CODE §§ 30-21-502; 30-21-511(a)(1) and 41-1003

11. The foregoing allegations in Paragraphs 1-10 are incorporated herein as if set

forth in full.

12. Pursuant to Idaho Code § 30-21-502, to be authorized to conduct business in the state of Idaho, a foreign entity must register and file an annual report with the Idaho Secretary of State. Failure to file an annual report will result in termination of the entity's registration. Idaho Code § 30-21-511(a)(1).

13. Idaho Code §§ 41-1003(1) & (7) and 41-1004(1) authorize valid business entities, who comply with all application procedures and license requirements, to sell, solicit or negotiate insurance in the state of Idaho. Among other requirements, business entities must maintain their registration with the Idaho Secretary of State. Idaho Code §§ 30-21-502 and 30-21-511(a)(1).

14. RESPONDENT failed to file its annual report with the Idaho Secretary of State. As a result, the Idaho Secretary of State terminated RESPONDENT's registration. Therefore, RESPONDENT is no longer authorized to transact business in the state of Idaho.

15. Because RESPONDENT is no longer authorized to transact business in the state of Idaho, RESPONDENT is no longer eligible to hold a license to sell, solicit or negotiate insurance in the state of Idaho. Idaho Code §§ 41-1003(1) & (7) and 41-1004(1).

16. Pursuant to Idaho Code § 41-1016(1)(b), the Director may revoke or refuse to continue RESPONDENT's license issued under title 41, Idaho Code, if the Director finds that RESPONDENT violated any provision of title 41 of the Idaho Code.

REQUEST FOR RELIEF

17. Based upon the foregoing facts and allegations, unless the Department receives a written objection from RESPONDENT, including the basis for the objection and a demand for hearing, within twenty-one (21) days following service of this notice, the Department intends to submit a proposed order to the Director whereby the Director shall immediately revoke

RESPONDENT's Nonresident Producer License No 488320.

NOTICE OF RIGHT TO HEARING

THEREFORE, based on violations as alleged above, you have the right to have a hearing in accord with Idaho Code § 41-232A. In order to effectively object to this notice and prevent an order for the requested relief from being entered, you must, within twenty-one (21) days of the date of service of this Verified Complaint and Right to Hearing, submit a written request for a hearing to the Director of the Idaho Department of Insurance responding to the alleged violations pending against you. You must deliver any written request for hearing by mailing it to the Director, Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043, or personally delivering said written request to the offices of the Department of Insurance at 700 W. State Street, Third Floor, Boise, Idaho, and also providing a copy to the undersigned at the same address.

If you fail to submit a timely written response to the allegations and request for hearing, a final order will be entered imposing the relief described above after twenty-one (21) days from the service of this Complaint.

In lieu of 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 these options, please contact the undersigned Deputy Attorney General within twenty-one (21) days from the service of this Complaint.

DATED this ____ day of _____, 2015.

OFFICE OF THE ATTORNEY GENERAL

By: JUDY L. GEIER
Deputy Attorney General
Attorney for the Department of Insurance

VERIFICATION

STATE OF IDAHO)
 : ss.
County of Ada)

LISA TORDJMAN, for the Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

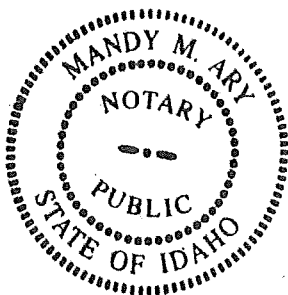
I have read the foregoing Verified Complaint and Notice of Right to Hearing and know the contents thereof, and the same are true to the best of my knowledge and belief and based on the records of the Department.


DATED this 17 day of December 2015.



LISA TORDJMAN
Supervisor, Producer Licensing
IDAHO DEPARTMENT OF INSURANCE

SUBSCRIBED AND SWORN to before me this 17th day of December 2015.




Notary Public for Idaho
My commission expires on 7/24/2018

CERTIFICATE OF SERVICE

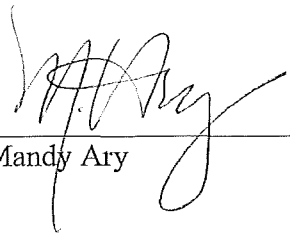
I HEREBY CERTIFY that I have, on this 18th day of December, 2015, caused a true and correct copy of the foregoing VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING to be served upon the following by the designated means:

Core Insurance Group LLC
10601 S. Western Avenue, Suite 115
Oklahoma City, OK 73170-6215

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

Mindy Lurene Williams
Member/Designated Responsible Producer
Core Insurance Group LLC
217 NE 12th Street
Newcastle, OK 73065-4148

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile



Mandy Ary