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State of Idaho
Department of Insurance
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I.S.B. No. 3873

FILED
JUL 07 2016 *KG*
Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

HIGH MOUNTAIN INSURANCE, LLC, an
Idaho limited liability corporation holding
Idaho Resident Agency Producer License No.
153508,

RESPONDENT.

Docket No. 18-3171-16

**ORDER OF DEFAULT REVOKING
IDAHO RESIDENT AGENCY
PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (Director) has reviewed the record in the above-captioned case. Respondent HIGH MOUNTAIN INSURANCE, LLC, has been lawfully served with the Verified Complaint and Notification of Rights, a copy of which is attached hereto as Exhibit A. The Respondent has failed to file an answer to the Verified Complaint and has failed to request a hearing. Accordingly, having found that the Respondent has waived its rights regarding the opportunity for hearing,

IT IS HEREBY ORDERED that Idaho Resident Agency Producer License No. 153508 issued to HIGH MOUNTAIN INSURANCE, LLC, is hereby REVOKED. The Respondent shall

immediately return Idaho Resident Agency Producer License No. 153508 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043.

IT IS SO ORDERED.

DATED: July 7, 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 this proceeding must be disclosed on any license application and must be reported 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 7 day of July, 2016, caused a true and correct copy of the foregoing ORDER OF DEFAULT REVOKING IDAHO RESIDENT AGENCY PRODUCER LICENSE to be served upon the following by the designated means:

High Mountain Insurance
488 Blue Lakes Blvd. N., Ste. 104
Twin Falls, ID 83301-4881

☒ first class mail
☐ certified mail
☐ hand delivery

High Mountain Insurance
1237 Filer Avenue E.
Twin Falls, ID 83301-4118

☒ first class mail
☐ certified mail
☐ hand delivery

Mark J. Lee, Manager & Registered Agent
High Mountain Insurance, LLC
799 Hollyann Court
Twin Falls, ID 83301

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☐ certified mail
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American Family Life Assurance Co. of Columbus
1932 Wynnton Road
Columbus, GA 31999-0001

☒ first class mail
☐ certified mail
☐ hand delivery

American Farmers & Ranchers Life Insurance Company
PO Box 25968
Oklahoma City, OK 73125-0968

☒ first class mail
☐ certified mail
☐ hand delivery

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|---|---|
| The Charter Oak Fire Insurance Company One Tower Square Hartford, CT 06183 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Employers Assurance Company 10375 Professional Circle Reno, NV 89521-4802 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Employers Compensation Insurance Company 10375 Professional Circle Reno, NV 89521-4802 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Employers Preferred Insurance Company 10375 Professional Circle Reno, NV 89521-4802 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Great Northwest Insurance Company 332 Minnesota Street, Suite W1800 St. Paul, MN 55101 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Idaho State Insurance Fund 1215 West State Street Boise, ID 83702 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Metropolitan Life Insurance Company 200 Park Avenue New York, NY 10166-0188 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| The Phoenix Insurance Company One Tower Square Hartford, CT 06183 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Progressive Northwestern Insurance Company 6300 Wilson Mills Road, W33 Cleveland, OH 44143-2182 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Travelers Casualty and Surety Company One Tower Square Hartford, CT 06183 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |
| Travelers Casualty Insurance Company of America One Tower Square Hartford, CT 06183 | <input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery |

The Travelers Indemnity Company
One Tower Square
Hartford, CT 06183

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☐ certified mail
☐ hand delivery

The Travelers Indemnity Company of America
One Tower Square
Hartford, CT 06183

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The Travelers Indemnity Company of Connecticut
One Tower Square
Hartford, CT 06183

☒ first class mail
☐ certified mail
☐ hand delivery

Travelers Property Casualty Company of America
One Tower Square
Hartford, CT 06183

☒ first class mail
☐ certified mail
☐ hand delivery

United Financial Casualty Company
6300 Wilson Mills Road, W33
Cleveland, OH 44143-2182

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☐ certified mail
☐ hand delivery

John C. Keenan
Deputy Attorney General
Idaho Department of Insurance
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Kelly Grady

LAWRENCE G. WASDEN
Attorney General

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JUN 08 2016 *WMA*
Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

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THE STATE OF IDAHO

In the Matter of:

HIGH MOUNTAIN INSURANCE, LLC, an
Idaho limited liability corporation holding
Idaho Resident Agency Producer License No.
153508,

RESPONDENT.

Docket No. 18-3171-16

**VERIFIED COMPLAINT AND
NOTIFICATION OF RIGHTS**

The Idaho Department of Insurance (hereinafter "Department"), by and through its attorney of record, John C. Keenan, Deputy Attorney General, does hereby complain and allege as follows:

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 the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including, among other sections, Idaho Code § 41-1016, which authorizes the Department to initiate a contested case against a licensee that is

EXHIBIT

A

licensed under the provisions of title 41, chapter 10, Idaho Code, including an insurance firm or business entity as licensed under section 41-1007, Idaho Code, seeking revocation of the license, as well as the imposition of administrative penalties, if the Director of the Department finds that any one or more of the causes or violations set forth in subsections (1)(a) through -(n) of that section exist. Section 41-1016(1)(b), Idaho Code, provides in relevant part that one such cause exists where the licensee has violated any provision of title 41, Idaho Code, or Department rule.

3. All acts as alleged herein were committed within the state of Idaho.

RESPONDENT

4. HIGH MOUNTAIN INSURANCE, LLC (hereinafter "HIGH MOUNTAIN"), is an Idaho limited liability corporation holding Idaho Resident Agency Producer License No. 153508. Such license was issued on June 8, 2007, and will expire on July 1, 2017.

VIOLATION

5. Section 41-1007(2), Idaho Code, requires that a business entity acting as an insurance producer is required to obtain an insurance producer license.

6. The same section also requires that a business entity acting as an insurance producer must have a designated licensed producer who is an individual responsible for the business entity's compliance with the insurance laws and rules of the state of Idaho.

7. As of the undersigned date, HIGH MOUNTAIN does not have a designated licensed producer as required by law, as a matter of record in the Idaho Department of Insurance.


8. HIGH MOUNTAIN is in violation of section 41-1007(2), Idaho Code, and the Department therefore has cause and is entitled to an order revoking HIGH MOUNTAIN's Idaho Resident Agency Producer License No. 153508, pursuant to section 41-1016(1)(b).

PRAYER

NOW, THEREFORE, based on the foregoing, the Department prays that the Director will enter an order finding that HIGH MOUNTAIN, is in violation of section 41-1007(2), Idaho Code, and revoking HIGH MOUNTAIN's Idaho Resident Agency Producer License No. 153508.

DATED this 8th day of June, 2016.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



JOHN C. KEENAN
Deputy Attorney General
Attorneys for the Idaho Department of Insurance

VERIFICATION

STATE OF IDAHO)
 : ss.
County of Ada)

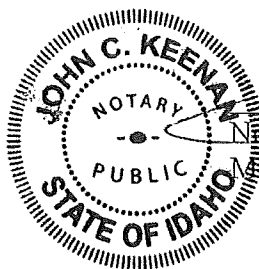
ELAINE MELLON, Consumer Services Bureau Chief, Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

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 8 day of June, 2016.

Elaine Mellon
ELAINE MELLON

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 8th day of June, 2016.



[Signature]
Notary Public for Idaho
My Commission Expires 30 Oct 2019

NOTICE OF RIGHT TO A HEARING

THE RESPONDENT IS HEREBY NOTIFIED, pursuant to Idaho Code § 41-232A(2), that 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).

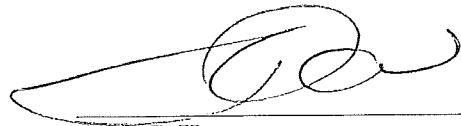
Any written request for a hearing shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

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, John C. Keenan, Deputy Attorney General, at the following address:

John C. Keenan
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.



John C. Keenan

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 8th day of June, 2016, I caused a true and correct copy of the foregoing VERIFIED COMPLAINT AND NOTIFICATION OF RIGHTS, to be served upon the following by the designated means:

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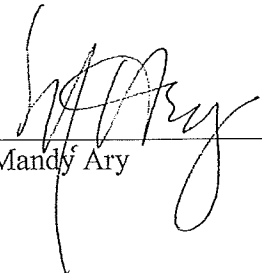
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Mandy Ary