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**FILED**

**SEP 26 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**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

GRANT R. MOSES,  
Resident Producer License No. 1748,

Respondent.

Docket No. 18-3184-16

**STIPULATION CONCERNING  
VERIFIED COMPLAINT AND  
FINAL ORDER**

The parties herein, namely the Idaho Department of Insurance (the "Department") and Grant R. Moses ("RESPONDENT"), resident producer under title 41 of the Idaho Code, holding License No. 1748, do hereby agree and stipulate as follows:

1. As a duly authorized resident producer in Idaho, RESPONDENT falls within the jurisdiction of the Director of the Idaho Department of Insurance ("Director") and title 41 of the Idaho Code.
2. On August 26, 2016, the Department did file and serve a Verified Complaint and Notice of Right to Hearing (hereinafter "Verified Complaint") on RESPONDENT.

3. Said Verified Complaint alleged various violations of title 41, Idaho Code, against RESPONDENT arising out of RESPONDENT's failure to follow instructions to increase the autopay of his client's monthly premiums for his client's life insurance policy, the resulting cancellation of the policy, and RESPONDENT's failure to timely submit his client's application for reinstatement with accompanying check.

4. RESPONDENT hereby admits each of the allegations and violations as stated in the Verified Complaint.

5. RESPONDENT shall pay an administrative penalty in the amount of \$2,000.

6. The terms of this Stipulation Concerning Verified Complaint and Final Order ("Stipulation") are appropriate and proper under the circumstances referenced herein, and this Stipulation is a full and final settlement of the issues raised between them herein.

7. RESPONDENT enters into this Stipulation freely and voluntarily, after having had the opportunity to consult with his counsel, and with full understanding of the legal consequences of this Stipulation and the subsequent Final Order approving this Stipulation.

8. Upon execution of this Stipulation, no subsequent action or assertion shall be maintained or pursued in any manner asserting the invalidity of this Stipulation and Final Order approving its provisions.

9. RESPONDENT knowingly and voluntarily waives any rights he would otherwise have to litigate the matters and issues addressed herein, including but not limited to the rights afforded by Idaho Code § 41-232A, which provides for: the right to a hearing; the right to be represented at a hearing by counsel chosen and retained by Respondent; the right to present a defense, oral and documentary evidence and to cross-examine witnesses at such hearing; and the right to seek judicial review.

10. RESPONDENT understands that this Stipulation and the Final Order approving its

provisions shall be reported to the Regulatory Information Retrieval System ("RIRS") maintained by the National Association of Insurance Commissioners ("NAIC").

11. Upon the Director's entry of the Final Order approving this Stipulation, this Stipulation and the Final Order shall be a public record under the Idaho Public Records Act.

12. This Stipulation is subject to approval by the Director or the Director's designee, and shall become effective and binding upon the Department and RESPONDENT upon such approval. Should the Director decline to approve this Stipulation, the Department and RESPONDENT shall retain all of their rights, claims and/or defenses, and any factual and/or legal admissions made by RESPONDENT herein shall be withdrawn.

13. This Stipulation and Final Order embodies the entire agreement between the Department and RESPONDENT, and there are no agreements, understandings, representations or warranties that are not expressly set forth herein.

AGREED THIS 19 day of September, 2016.

By: Grant R. Moses  
GRANT R. MOSES

STATE OF Idaho )  
 ) ss.  
County of Franklin )

On this 19 day of September, 2016, before me, the undersigned, a Notary Public in and for said State, personally appeared **GRANT R. MOSES**, in his individual capacity, who executed the foregoing instrument, and acknowledged to me that the said instrument is the free and voluntary act and deed of said individual, for the uses and purposes therein mentioned.

WITNESS MY HAND and official seal hereto affixed the day, month and year in this certificate first above written.

My commission expires: 5-2-17



Rocio Gomez  
Notary Public in and for the  
State of Idaho  
Residing at Preston Idaho

AGREED THIS 16 day of September, 2016.

IDAHO DEPARTMENT OF INSURANCE

By: Elaine Mellon  
Elaine Mellon, CLU, ChFC  
Bureau Chief, Consumer Services  
Idaho Department of Insurance

**FINAL ORDER**

**IT IS HEREBY ORDERED,**

1. That the preceding Stipulation is approved and adopted in full;
2. That GRANT R. MOSES shall pay an administrative penalty of Two Thousand and 00/100 Dollars (\$2,000) within thirty (30) days from the date of this Final Order.

DATED this 26 day of September 2016.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
DEAN CAMERON  
Director

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 26 day of September, 2016, I caused a true and correct copy of the foregoing STIPULATION CONCERNING VERIFIED COMPLAINT and FINAL ORDER to be served upon the following by the designated means:

Grant R. Moses  
33 S. 1<sup>st</sup> East  
Preston, ID 83263-1301

☒ first class mail  
☐ certified mail  
☐ hand delivery

Blue Cross of Idaho Health Service, Inc.  
3000 E. Pine Avenue  
Meridian, ID 83642

☒ first class mail  
☐ certified mail  
☐ hand delivery

Bristol West Insurance Company  
900 South Pine Island Road  
Plantation, FL 33324

☒ first class mail  
☐ certified mail  
☐ hand delivery

Country Life Insurance Company  
P.O. Box 2020  
Bloomington, IL 61702-2020

☒ first class mail  
☐ certified mail  
☐ hand delivery

Farm Bureau Life Insurance Company  
5400 University Avenue  
West Des Moines, IA 50266-5950

☒ first class mail  
☐ certified mail  
☐ hand delivery

Farm Bureau Mutual Insurance Company of Idaho  
275 Tierra Vista Drive  
Pocatello, ID 83201

☒ first class mail  
☐ certified mail  
☐ hand delivery

Farm Insurance Brokerage Co., Inc.  
275 Tierra Vista Drive  
Pocatello, ID 83201

☒ first class mail  
☐ certified mail  
☐ hand delivery

Foremost Insurance Company Grand Rapids, Michigan  
5600 Beech Tree Lane  
Caledonia, MI 49316-0050

☒ first class mail  
☐ certified mail  
☐ hand delivery

Western Community Insurance Company  
275 Tierra Vista Drive  
Pocatello, ID 83201

☒ first class mail  
☐ certified mail  
☐ hand delivery

World Financial Group Insurance Agency, Inc.  
145 S. State College Blvd. #115G  
Brea, CA 92821-5818

☒ first class mail  
☐ certified mail  
☐ hand delivery

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

☐ first class mail  
☐ certified mail  
☒ hand delivery

  
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Kelly Grady