LAWRENCE G. WASDEN Attorney General

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Attorneys for the Department of Insurance



BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

VS.

CHRISTINE MAE TAYLOR, an individual holding Idaho Nonresident Producer License No. 596517,

Respondent.

Docket No. 18-3308-17

ORDER OF DEFAULT REVOKING IDAHO NONRESIDENT PRODUCER LICENSE

The Director of the Idaho Department of Insurance ("Director") having reviewed the record herein; and CHRISTINE MAE TAYLOR ("RESPONDENT"), who currently holds Idaho Nonresident Producer License No. 596517, having been lawfully served the Verified Complaint and Notification of Rights, a copy of which is attached hereto as Exhibit A and incorporated herein, and 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

RESPONDENT has waived her rights regarding the opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Nonresident Producer License No. 596517 issued to RESPONDENT is REVOKED effective immediately and that, pursuant to Idaho Code § 41-1026(3), RESPONDENT shall not be issued any license under title 41, Idaho Code, for a period of one (1) year, after which RESPONDENT must petition and show good cause why this revocation should not be deemed a bar to the issuance of a new license.

IT IS HEREBY FURTHER ORDERED that an administrative penalty in the amount of \$1,000 is imposed against RESPONDENT.

IT IS HEREBY FURTHER ORDERED, pursuant to Idaho Code § 41-1027(2), that RESPONDENT shall immediately return Idaho Nonresident Producer License No. 596517 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043.

IT IS SO ORDERED.

DATED this 17 day of July, 2017.

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 on this 10th day of July, 2017, I caused a true and correct copy of the foregoing ORDER OF DEFAULT REVOKING IDAHO NONRESIDENT PRODUCER LICENSE to be served upon the following by the designated means:

Christine Mae Taylor 1513 NW 15 th Avenue Fort Lauderdale, FL 33311-5402	☐ first class mail☐ certified mail☐ hand delivery☐ via facsimile
Axis Insurance Company 11680 Great Oaks Way, Ste. 500 Alpharetta, GA 30022	□ first class mail □ certified mail □ hand delivery □ via facsimile
National Health Insurance Company 4455 LBJ Fwy, Ste. 375 Dallas, TX 75244-5908	□ first class mail □ certified mail □ hand delivery □ via facsimile
John C. Keenan Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3 rd Floor P.O. Box 83720 Boise, ID 83720-0043	first class mail certified mail hand delivery via facsimile

Pamela Murray

LAWRENCE G. WASDEN Attorney General

JOHN C. KEENAN Deputy Attorney General State of Idaho Department of Insurance 700 W. State Street, 3rd Floor P.O. Box 83720 Boise, Idaho 83720-0043

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Attorneys for the Department of Insurance

FILED JUN 22 2017 WMA

Department of Insurance State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

VS.

CHRISTINE MAE TAYLOR, an individual holding Idaho Nonresident Producer License No. 596517,

Respondent.

Docket No. 18-3308-17

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:

- The Director of the Department has jurisdiction in the state of Idaho over matters 1. involving insurance regulation and licensing, in accordance with title 41, Idaho Code.
- This administrative proceeding is brought under the provisions of the Idaho 2. Insurance Code, Idaho Code § 41-101 et seq., including Idaho Code § 41-1016, which authorizes

EXHIBIT

VERIFIED COMPLAINT AND NOTIFICATION OF RIGHTS - Page 1

the Department to initiate a contested case against an Idaho-licensed insurance producer including an individual or an agency, seeking revocation of the insurance producer's license, as well as the imposition of administrative penalties in accordance with section 41-1016, Idaho Code, 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 exists.

3. Pursuant to section 41-1026(3), Idaho Code, 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."

RESPONDENT

4. CHRISTINE MAE TAYLOR (hereinafter "Taylor") is a resident of the state of Florida and holds Idaho Nonresident Producer License No. 596517, which was originally issued on November 21, 2016.

FACTS

- 5. On March 2, 2017, the Department sent to Taylor a request for information pursuant to section 41-247, Idaho Code, to her current mailing address and her email address on record at the Idaho Department of Insurance.
- 6. In a letter dated March 6, 2017, Taylor responded to the inquiry, but it was an incomplete response.
- 7. On April 18, 2017, Taylor was notified by the undersigned at her mailing address and her email address on record at the Idaho Department of Insurance that if she failed to fully respond, an action would be filed against her seeking revocation of her nonresident producer

license and an administrative fine.

8. On April 26, 2017, Taylor contacted the undersigned about her current situation and status; the undersigned gave Taylor two additional weeks to respond fully to the original inquiry, or no later than May 12, 2017.

9. As of the undersigned date, Taylor has not fully responded to the original inquiry.

10. By failing to fully respond, Taylor has violated section 41-247, Idaho Code, which gives the Department cause to seek revocation of Taylor's license and imposition of a monetary penalty, pursuant to section 41-1016(1)(b), Idaho Code.

PRAYER FOR RELIEF

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

- 1. That the Director find that Taylor violated the law as alleged; and
- 2. That the Director enter an order **REVOKING** Taylor's Idaho Nonresident Producer License No. 596517 and providing that Taylor shall not be issued any license under title 41, Idaho Code, for a period of one (1) year; and
- 3. That the Director enter an order imposing an administrative penalty against Taylor in the amount of \$1,000 per violation, for a total of \$1,000.00.

DATED this ______ day of June, 2017.

STATE OF IDAHO OFFICE OF THE ATTORNEY GENERAL

John C. Keenan

Deputy Attorney General

VERIFICATION

STATE OF IDAHO)
	: ss.
County of Ada)

ELAINE MELLON, Bureau Chief, Consumer Services, 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 21 day of June, 2017.

ELAINE MELLON

SUBSCRIBED AND SWORN to before me the undersigned Notary Public of Idaho this day of June, 2017.

Notary Public for Idaho

NOTICE OF RIGHT TO A HEARING

TO: CHRISTINE MAE TAYLOR:

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

We -

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 222 day of June, 2017, 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:

Christine Mae Taylor 1513 NW 15 th Avenue Fort Lauderdale, FL 33311-5402	☐ first class mail☐ certified mail☐ hand delivery☐ via facsimile
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