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FILED
AUG 21 2017
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:

STEVEN LAMAR LONG

Resident Producer License No. 7034

Docket No. 18-3280-17

**STIPULATION and
FINAL ORDER**

The parties herein, the Idaho Department of Insurance and Steven Lamar Long, do hereby agree and stipulate as follows:

1. The Director of the Idaho Department of Insurance ("Director") has jurisdiction over this matter pursuant to title 41, Idaho Code.

2. On March 14, 2017, the Idaho Department of Insurance ("Department") filed and served a Verified Complaint and Notification of Rights ("Verified Complaint") on the Respondent, Steven Lamar Long ("Long").

3. The Verified Complaint alleged that, in response to a consumer complaint, the Department sent Long at least two written requests for information and documentation related to the subject insurance transaction. The first written request was sent from the Department to Long

on October 20, 2016. Another request was sent to Long from the Department on November 30, 2016. At the time of the filing of the Verified Complaint on March 14, 2017, the Department had not received the documentation or information requested from Long. Long's failure to furnish the requested information made it difficult for the Department to complete a thorough investigation of the consumer complaint. The Department alleged that Long's failure to promptly furnish the requested information as requested in each instance violated Idaho Code §§ 41-247 and 41-1016(1)(b).

4. In response to the Verified Complaint, Long has appeared through counsel and requested a hearing. Long provided the requested information and documentation to the Department on July 14, 2017.

5. On July 31, 2017, Long's Resident Producer License Number 7034 expired. Long is presently in the process of renewing his resident producer license.

6. Pursuant to Idaho Code § 41-1016(5), the Director retains the authority to enforce the provisions of title 41, Idaho Code, "even if the person's license ... has lapsed by operation of law"

7. In lieu of a hearing, the parties hereto believe that this matter may be brought to a close by a negotiated and stipulated settlement.

8. In consideration of the foregoing, the parties stipulate and agree as follows:

- a. That Long admits to having violated Idaho Code §§ 41-247 and 41-1016(1)(b) on two occasions;
- b. That Long's Idaho Resident Producer License No. 7034 be suspended for a period of thirty (30) days commencing upon the reinstatement of Long's Resident Producer License Number 7034, unless such reinstatement occurs

prior to the Director's execution of the Final Order herein, in which case the thirty (30) day suspension shall commence upon the Director's execution of the Final Order;

- c. That an administrative penalty of \$2,000 shall be imposed against Long;
- d. That the \$2,000 administrative penalty shall be paid in full within ninety (90) days from the date the Final Order herein is executed by the Director; and,
- e. That a Final Order setting forth the foregoing may be entered by the Director of the Idaho Department of Insurance.

9. By entering into this Stipulation, Long knowingly and voluntarily waives any rights he would otherwise have to notice and a hearing at which he may be represented by counsel, present evidence, and examine witnesses. The parties hereto further waive their right of reconsideration, appeal, and other rights as set forth in title 67, chapter 52, Idaho Code, including the right to submit this matter for review by a court of competent jurisdiction.

10. The parties agree that the terms of this Stipulation and Final Order are appropriate and proper under the circumstances referenced herein.

11. Long acknowledges that he has read this Stipulation and Final Order and understands its contents; that he has been given the opportunity to discuss this Stipulation and Final Order with legal counsel of his choosing; and that he has entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights he may be waiving thereby.

12. Long acknowledges that his failure to fully comply with the terms of this Stipulation may result in the imposition of additional penalties pursuant to the Idaho Insurance Code.

13. Long acknowledges that this is an administrative action that may be required to be reported on license applications and license renewal forms.

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

15. This Stipulation constitutes the full and final resolution of all violations alleged in Docket No. 18-3280-17, and the Department agrees that, subject to the Director's approval described in Paragraph 12, and Long's compliance with the terms of the Stipulation, the Department shall seek no further sanctions for the violations alleged in the Verified Complaint.

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

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

18. The parties hereto have reviewed the proposed Final Order and agree as to its form and that said Final Order may be submitted to the Director of the Idaho Department of Insurance for his review and signature.

IT IS SO AGREED.

DATED this 15 day of Aug, 2017.


STEVEN LAMAR LONG - Respondent

Approved as to Form:

MERRILL & MERRILL, CHARTERED



Nathan J. Cuoio, Of the Firm
Attorneys for the Respondent

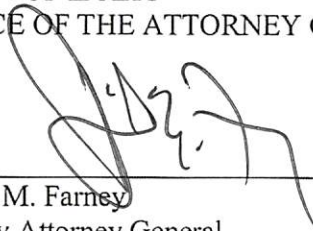
DATED this 15 day of August, 2017.



ELAINE MELLON
Bureau Chief, Consumer Affairs
IDAHO DEPARTMENT OF INSURANCE

Approved as to Form:

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



David M. Farnes
Deputy Attorney General
Attorney for the Idaho Department of Insurance

FINAL ORDER

The parties hereto, the Idaho Department of Insurance and STEVEN LAMAR LONG, having entered into the foregoing Stipulation, the form of the order having been approved, and the Director having reviewed the same and having found that there is a factual basis for the matters alleged herein, the Director does hereby conclude that STEVEN LAMAR LONG did violate title 41, Idaho Code, as stated in the Stipulation.

NOW, THEREFORE, based on the foregoing and in consideration of the premises,

IT IS HEREBY ORDERED that the foregoing Stipulation is approved and adopted as an Order of the Director, and is incorporated herein as if set forth in full and made a part hereof;

IT IS FURTHER ORDERED that STEVEN LAMAR LONG's Idaho Resident Producer License No. 7034 is suspended for a period of thirty (30) days commencing upon the reinstatement of Long's Resident Producer License Number 7034, unless such reinstatement occurs prior to the Director's execution of the Final Order herein, in which case the thirty (30) day suspension shall commence upon the Director's execution of the Final Order;

IT IS FURTHER ORDERED that an administrative penalty in the amount of two thousand dollars (\$2,000.00) is imposed against STEVEN LAMAR LONG; and

IT IS FURTHER ORDERED that the foregoing administrative penalty imposed against STEVEN LAMAR LONG shall be paid in full within ninety (90) days from the date this Final Order is executed by the Director.

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IT IS SO ORDERED.

DATED this 21 day of August, 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 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.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have, on this 21st day of August, 2017, caused a true and correct copy of the foregoing STIPULATION AND FINAL ORDER to be served upon the following by the designated means:

Nathan Cuoio, Esq.
Merrill & Merrill
109 N. Arthur, Ste. 500
Pocatello, ID 83204

- ☒ first class mail
☐ certified mail
☐ hand delivery

Attorneys for Steven Lamar Long

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

- ☒ first class mail
☐ certified mail
☐ hand delivery

American Heritage Life Insurance Company 1776 American Heritage Life Drive Jacksonville, FL 32224-6688	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Banner Life Insurance Company 3275 Bennett Creek Avenue Frederick, MD 21704-7608	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Beneficial Life Insurance Company 55 North 300 West, Suite 375 Salt Lake City, UT 84101	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Blue Cross of Idaho Health Service, Inc. 3000 E. Pine Avenue Meridian, ID 83642	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Continental Casualty Company 333 S. Wabash Avenue Chicago, IL 60604	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Delta Dental Plan of Idaho, Inc. P.O. Box 2870 Boise, ID 83701-2870	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Equitrust Life Insurance Company 7100 Westown Pkwy, Ste. 200 West Des Moines, IA 50266-2521	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Fidelity & Guaranty Life Insurance Company 2 Ruan Center 601 Locust Street Des Moines, IA 50309-2504	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Genworth Life and Annuity Insurance Company 6610 West Broad Street Richmond, VA 23230	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Genworth Life Insurance Company 6604 West Broad Street Richmond, VA 23230	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery
Great Western Insurance Company 3434 Washington Blvd., Ste. 300 Ogden, UT 84401	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery

Minnesota Life Insurance Company
400 Robert Street North
St. Paul, MN 55101-2098

☒ first class mail
☐ certified mail
☐ hand delivery

PacifiCare Life and Health Insurance Company
5995 Plaza Drive
Cypress, CA 90630

☒ first class mail
☐ certified mail
☐ hand delivery

Protective Life Insurance Company
2801 Highway 280 S.
Birmingham, AL 35223-2407

☒ first class mail
☐ certified mail
☐ hand delivery

UniCare Life & Health Insurance Company
220 Virginia Avenue
Mail-Point IN0202-B560
Indianapolis, IN 46204-3709

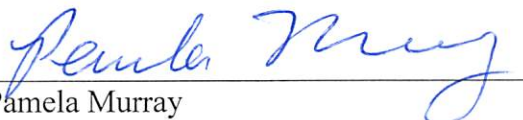
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Willamette Dental of Idaho, Inc.
6950 NE Campus Way
Hillsboro, OR 97124-5611

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Pamela Murray