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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:

LUVIR GUAPO,  
Idaho Nonresident Insurance Producer  
License No. 561067

Docket No. 18-3408-17

**SUMMARY ORDER REVOKING  
IDAHO NONRESIDENT INSURANCE  
PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (Director) has received notice of the entry of an order by the Insurance Commissioner for the State of California, revoking the California resident insurance license issued to LUVIR GUAPO (“GUAPO”), as further described below. Upon review of such order, and, pursuant to the authority granted by Idaho Code § 41-1016(2), the Director does hereby make the following findings and enter a Summary Order as follows:

**FINDINGS OF FACT**

1. GUAPO, at all times relevant hereto, was licensed as a resident insurance agent in

the state of California.

2. On or about September 28, 2017, a Default Decision and Order of Revocation was entered by the Commissioner of the California Department of Insurance, in Case No. PLBS 11606-A (AR), revoking GUAPO's California resident insurance license based on GUAPO's pleading guilty to driving under the influence and evading an officer with reckless driving, and further based on GUAPO's failure to respond to inquiries from the California Department of Insurance. Such revocation became effective October 28, 2017.

3. GUAPO has been continuously licensed as an Idaho nonresident insurance producer, holding license number 561067 from the date of the initial issuance of such license on February 5, 2016, to the present date.

#### **CONCLUSIONS OF LAW**

4. Idaho Code § 41-1016(2) provides that the Director shall, without hearing, suspend for not more than twelve (12) months, or shall revoke or refuse to continue any insurance producer license issued under title 41, chapter 10, Idaho Code, where the Director has received a final order of suspension, revocation or refusal to continue issued by the insurance regulatory official or court of jurisdiction of the licensee's home state. Based on the foregoing, the Director finds that the circumstances set forth above justify the revocation of GUAPO's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(2).

#### **ORDER**

NOW, THEREFORE, IT IS HEREBY ORDERED that Idaho Nonresident Insurance Producer License No. 561067 issued to GUAPO is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1027(1), that GUAPO shall immediately return Idaho Nonresident Insurance Producer License No. 561067 to the Idaho

Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

DATED this 19 day of December, 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 by 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 is a final order of the Director. 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 this order by filing a petition in the district court of the county in which:

- i. A hearing was held,

- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying 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 an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 20<sup>th</sup> day of December, 2017, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE to be served upon the following by the designated means:

Luvir Guapo  
4802 Boise Avenue  
San Diego, CA 92117-2927

- first class mail
- certified mail
- hand delivery

Pruco Life Insurance Company  
100 Mulberry Street  
Gateway Center Three, 10<sup>th</sup> Floor  
Newark, NJ 07102-4056

- first class mail
- certified mail
- hand delivery

Judy L. Geier  
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Idaho Department of Insurance  
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P.O. Box 83720  
Boise, ID 83720-0043

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Pamela Murray