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Attorney General

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State of Idaho  
Department of Insurance  
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Boise, Idaho 83720-0043  
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FILED  
APR 21 2020  
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 DESERT INSURANCE INC., an  
Idaho corporation holding Idaho Resident  
Agency Producer License No. 555812,

RESPONDENT.

Docket No. 18-3782-20

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

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and HIGH DESERT INSURANCE INC. (“RESPONDENT”), who currently holds Idaho Resident Agency Producer License No. 555812, 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 its rights regarding the opportunity for hearing; and in consideration of the above;

**IT IS HEREBY ORDERED** that Idaho Resident Agency Producer License No. 555812 issued to RESPONDENT is REVOKED effective immediately.

**IT IS HEREBY FURTHER ORDERED**, pursuant to Idaho Code § 41-1027(2), that RESPONDENT shall immediately return Idaho Resident Agency Producer License No. 555812 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043.

IT IS SO ORDERED.

DATED this 20 day of April, 2020.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

A handwritten signature in black ink, appearing to read "Dean L. Cameron", written over a horizontal line.

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 is 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 motion for reconsideration within twenty-one (21) days of its receipt, or the motion 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 or orders previously issued in this case may file a petition for judicial review 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.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 21<sup>st</sup> day of April, 2020, I 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 Desert Insurance Inc.  
Charlotte J. Sheppard, Registered Agent  
PO Box 312  
Richfield, Idaho 83349-0312

☒ first class mail  
☐ certified mail  
☐ hand delivery  
☐ via facsimile

High Desert Insurance Inc.  
Charlotte Sheppard, Director  
42 N. Highway 75  
Shoshone, ID 83352-5158

☒ first class mail  
☐ certified mail  
☐ hand delivery  
☐ via facsimile

High Desert Insurance Inc.  
Dale Ralls, Director  
5655 US Hwy 93  
Jerome, ID 83338

☒ first class mail  
☐ certified mail  
☐ hand delivery  
☐ via facsimile

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

☒ first class mail  
☐ certified mail  
☐ hand delivery  
☐ via facsimile

Foremost Insurance Co. Grand Rapids, Michigan  
5600 Beech Tree Lane  
Caledonia, MI 49316

☒ first class mail  
☐ certified mail  
☐ hand delivery  
☐ via facsimile

Progressive Northwestern Insurance Company  
6300 Wilson Mills Road, W33  
Cleveland, OH 44143-2182

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

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


- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

YR Insurance Inc  
42 N Highway 75  
Shoshone, ID 83352-5158

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

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

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Pamela Murray

LAWRENCE G. WASDEN  
Attorney General

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Deputy Attorney General  
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Department of Insurance  
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FILED  
MAR 27 2020 *WME*  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**THE STATE OF IDAHO**

In the Matter of:

HIGH DESERT INSURANCE INC., an  
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RESPONDENT.

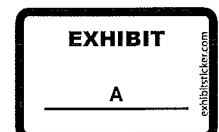
Docket No. 18-3782-20

**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 licensed under the provisions of title 41, chapter 10, Idaho Code, including an insurance firm or business



entity, 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 -(o) 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.

#### **RESPONDENT**

4. HIGH DESERT INSURANCE INC. (hereinafter “HIGH DESERT”), is an Idaho corporation holding Idaho Resident Agency Producer License No. 555812. Such license was issued on December 17, 2015, and will expire on January 1, 2022.

#### **VIOLATION**

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

6. The same section also requires, at subsection (2)(b), 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].” Section 41-1007(2)(b).

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

8. HIGH DESERT is in violation of section 41-1007(2)(b), Idaho Code, and the Department therefore has cause and is entitled to an order revoking HIGH DESERT’s Idaho Resident Agency Producer License No. 555812, pursuant to section 41-1016(1)(b), Idaho Code.

**PRAYER**

NOW, THEREFORE, based on the foregoing, the Department prays that the Director enter an order finding that HIGH DESERT is in violation of section 41-1007(2)(b), Idaho Code, and revoking HIGH DESERT's Idaho Resident Agency Producer License No. 555812.

DATED this 27<sup>th</sup> day of March, 2020.

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             )

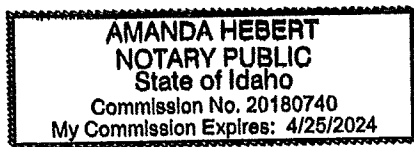
RANDALL M. PIPAL, Bureau Chief, Consumer Services, Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

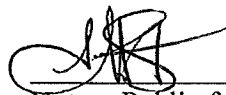
I have read the foregoing Complaint and know the contents thereof and the same are true to the best of my knowledge and belief.

Dated this 27<sup>TH</sup> day of March, 2020.

  
\_\_\_\_\_  
RANDALL M. PIPAL  
Bureau Chief  
Consumer Services  
Idaho Department of Insurance

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 27 day of March, 2020.



  
\_\_\_\_\_  
Notary Public for Idaho  
My Commission Expires 4-25-2024

**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

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Richfield, Idaho 83349-0312

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High Desert Insurance Inc.  
Charlotte J. Sheppard, Registered Agent  
290 E. Elmore  
Richfield, Idaho 83349

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☐ hand delivery  
☐ via facsimile

High Desert Insurance Inc.  
405 W. B Street  
Shoshone, Idaho 83352-5381

☒ first class mail  
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☐ hand delivery  
☐ via facsimile

High Desert Insurance Inc.  
Charlotte Sheppard, Director  
42 N. Highway 75  
Shoshone, ID 83352-5158

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Dale Ralls, Director  
5655 US Hwy 93  
Jerome, ID 83338

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American Economy Insurance Company  
175 Berkeley Street  
Boston, MA 02116

☒ first class mail  
☐ certified mail  
☐ hand delivery  
☐ via facsimile

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

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Foremost Insurance Co. Grand Rapids, Michigan  
5600 Beech Tree Lane  
Caledonia, MI 49316

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

General Insurance Company of America  
175 Berkeley Street  
Boston, MA 02116

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ via facsimile

Ohio Security Insurance Company  
175 Berkeley Street  
Boston, MA 02116

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Progressive Northwestern Insurance Company  
6300 Wilson Mills Road, W33  
Cleveland, OH 44143-2182

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Safeco Insurance Company of America  
175 Berkeley Street  
Boston, MA 02116

- ☒ first class mail
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- ☐ via facsimile

Safeco Insurance Company of Illinois  
175 Berkeley Street  
Boston, MA 02116

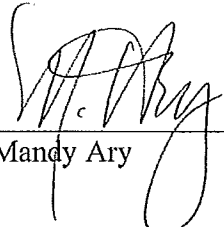
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Mandy Ary