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FILED
FEB 18 2026
Department of Insurance
State of Idaho

Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE

Complainant,

vs.

JASON OMID MANAFIAN, an individual
holding Idaho Resident Producer License No.
19683809,

Respondent.

Docket No. 18-4672-25

ORDER OF DEFAULT

The Director of the Idaho Department of Insurance (the “Director”) having reviewed the record herein; and JASON OMID MANAFIAN (“Manafian”) who currently holds Idaho Resident Producer License No. 19683809, having been lawfully served the Verified Complaint and Notice of Right to Hearing (“Complaint”), a copy of which is attached hereto as Exhibit A and incorporated herein, and, as evident from the Affidavit of Matt Steen, having failed to file an answer thereto and having failed to request a hearing regarding said Complaint; and the Director

having found as a result thereof that Manafian is in default and has waived his rights regarding the opportunity for hearing; and in consideration of the above;

It is hereby ordered that the Idaho Resident Producer License No. 19683809 issued to JASON OMID MANAFIAN is revoked effective immediately.

It is further ordered that Manafian shall pay to the Idaho Department of Insurance an administrative penalty of six thousand dollars (\$6,000).

Dated this 13 day of February 2026.

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 online searchable database of the Idaho Department of Insurance.

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).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron
Idaho Department of Insurance
700 W State Street, 3rd Floor
PO Box 83720
Boise, ID 83720-0043

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: (1) a hearing was held; or (2) the final agency action was taken; or (3) the party seeking review of the order resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was subject of the agency action is located.

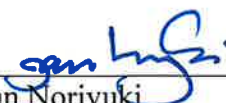
A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order; (b) the service of an order denying motion for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. *See*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

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 18th day of February 2026, I caused a true and correct copy of the foregoing ORDER OF DEFAULT to be served upon the following parties by the method(s) identified below:

Jason Omid Manafian
5413 S Polaris Ave
Meridian, ID 83642-8555

- First Class Mail
- Certified Mail
- Hand Delivery
- Email: jmanafian88@yahoo.com



Jan Noriyuki
Paralegal

RAÚL LABRADOR
Attorney General

MATT STEEN – ISB No. 10285
Deputy Attorney General
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Attorneys for Idaho Department of Insurance

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JAN 26 2026

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

JASON OMID MANAFIAN, an individual
holding Idaho Resident Producer License No.
19683809

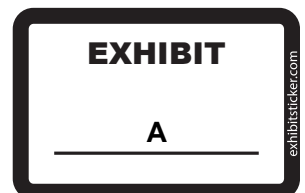
Respondent.

Docket No. 18-4672-25

**VERIFIED COMPLAINT AND
NOTICE OF RIGHT TO HEARING**

COMES NOW the staff of the Idaho Department of Insurance (“Department”), by and through its undersigned counsel, Matt Steen, Deputy Attorney General, and does hereby give notice of verified allegations constituting violation(s) of Idaho law, notice that relief will be requested from the Director of the Department, and a notice of the right to contest the allegations and requested relief herein and right to hearing to:

**JASON OMID MANAFIAN
Idaho Resident Producer License No. 19683809**



The Department alleges the following facts and violations of title 41, Idaho Code, as itemized below. The Department will present an order seeking the relief described below upon twenty-one (21) days following service of this Verified Complaint, and JASON OMID MANAFIAN is further notified of his right to object to the requested relief, including the basis for any objection, and to request a hearing in writing.

JURISDICTION

1. Jurisdiction in this matter is founded in the Idaho Insurance Code, Idaho Code § 41-101 et seq., including Idaho Code § 41-210, which authorizes the Director of the Department of Insurance (“Director”) to enforce the provisions of title 41 of the Idaho Code, including those governing Respondent’s activities as an insurance producer.

2. Jurisdiction is further founded in Idaho Code § 41-213, which authorizes the Department to institute such proceedings as deemed necessary for the enforcement of any provision of the Idaho Insurance Code including, but not limited to, license revocation and the imposition of administrative penalties.

RESPONDENT

3. JASON OMID MANAFIAN (hereinafter “MANAFIAN”) was an Idaho resident during all pertinent times as alleged herein. He carried Idaho Resident Producer License No. 19683809, which license expired on May 31, 2025.

CONTROLLING LAW

4. Idaho Code § 41-1008(6) provides that licensees shall inform the director by any means acceptable to the director of a change of address within thirty (30) days of the change.

5. Idaho Code § 41-1016(1) provides that the Director may suspend, revoke or refuse to issue or renew a producer’s license and may impose an administrative penalty up to one

thousand dollars (\$1,000), if the Director finds that any of the causes or violations set forth in subsections 41-1016(1)(a) through (o) exist, including specifically subsection (h), which prohibits:

(h) Using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility, or being a source of injury and loss to the public or others, in the conduct of business in this state or elsewhere;

6. Idaho Code § 41-117 provides that each instance of violation may be considered a separate offense.

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

COUNT I

8. All of the foregoing paragraphs are realleged and incorporated herein as though set forth in full.

9. On or about November 3, 2022, MANAFIAN submitted an application for auto insurance to Farmers Insurance on behalf of E.D. On November 4, 2022, MANAFIAN submitted applications for E.D.'s children: B.D(1) and B.D(2) with an effective date of December 5, 2022. These policies were cancelled on January 9, 2023.

10. Neither E.D. nor his children B.D.(1) or B.D.(2) requested that MANAFIAN submit these applications for auto insurance on their behalf.

11. MANAFIAN violated Idaho Code § 41-1016(1)(h) two times by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure E.D. and his children B.D.(1) and B.D.(2) without their permission.

COUNT II

12. All of the foregoing paragraphs are realleged and incorporated herein as though set forth in full.

13. On or about November 7, 2022, MANAFIAN submitted an application for auto insurance to Farmers Insurance on behalf of M.M. The policy was cancelled on November 21, 2022, when M.M. called Farmers.

14. M.M. did not request that MANAFIAN submit an application for auto insurance on his behalf.

15. MANAFIAN violated Idaho Code § 41-1016(1)(h) one time by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure M.M. without his permission.

COUNT III

16. All of the foregoing paragraphs are realleged and incorporated herein as though set forth in full.

17. On or about November 7, 2022, MANAFIAN submitted an application for auto insurance to Farmers Insurance on behalf of J.C. MANAFIAN cancelled the policy on December 27, 2022.

18. J.C. did not request that MANAFIAN submit an application for auto insurance on her behalf.

19. MANAFIAN violated Idaho Code § 41-1016(1)(h) one time by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure J.C. without her permission.

COUNT IV

20. All of the foregoing paragraphs are realleged and incorporated herein as though set forth in full.

21. On or about September 19, 2022, MANAFIAN submitted an application for auto insurance and home insurance to Farmers Insurance on behalf of M.G. The policies were then cancelled on January 9, 2023, by M.G. when he discovered he was being charged for them and was referred to a credit collection agency for non-payment.

22. M.G. did not request that MANAFIAN submit an application for auto insurance on his behalf.

23. MANAFIAN violated Idaho Code § 41-1016(1)(h) one time by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure M.G. without his permission.

COUNT V

24. All of the foregoing paragraphs are realleged and incorporated herein as though set forth in full.

25. On or about October 10, 2022, MANAFIAN submitted an application for auto and home insurance to Farmers Insurance on behalf of D.W. D.W. later called and cancelled these policies after receiving a bill and a letter threatening to send him to collections if he did not pay.

26. D.W. did not request that MANAFIAN submit an application for auto or home insurance on his behalf.

27. MANAFIAN violated Idaho Code § 41-1016(1)(h) one time by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure D.W. without his permission.

COUNT VI

28. All of the foregoing paragraphs are realleged and incorporated herein as though set forth in full.

29. On August 1, 2024, representatives of the Idaho Department of Insurance attempted to contact MANAFIAN at the home address listed for him on the department's website. The department's representatives later learned the address for MANAFIAN was not correct.

30. MANAFIAN violated § 41-1008(6) one time by failing to inform the director of a change of address within thirty (30) days of the change.

PRAYER FOR RELIEF

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

31. For an Order revoking JASON OMID MANAFIAN's Idaho Resident Producer License No. 19683809. In the event MANAFIAN seeks a new license, MANAFIAN must petition and show good cause why the prior revocation should not be deemed a bar to the issuance of a new license; and

32. For an Order imposing an administrative penalty against MANAFIAN in the amount of \$1,000 for each violative act as alleged herein in such total number as shall be proven at hearing, but, in the event of a default, an amount not less than six thousand dollars (\$6,000), which represents \$1,000 per violation of title 41, Idaho Code, as alleged herein; and

33. For such other and further relief as the Director deems just and necessary under the circumstances.

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DATED this 26th day of January 2026.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



MATT K. STEEN
Deputy Attorney General

VERIFICATION

STATE OF IDAHO)
 : ss.
County of Ada)

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

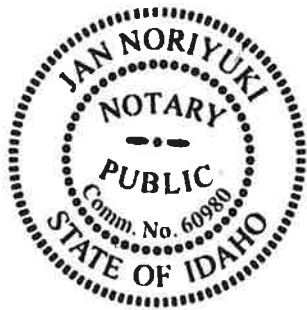
I have read the foregoing Complaint and know the contents thereof and the same are true to the best of my knowledge and belief.


Dated this 26th day of January 2026.



RANDALL PIPAL

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 26th day of January 2026.





Notary Public for Idaho
My Commission Expires 01-28-2031

NOTIFICATION OF RIGHTS

To: Jason Omid Manafian, the above-named Respondent:

Pursuant to Idaho Code § 41-232A(2), you have the right to a hearing on this matter. In order to exercise this right, 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). If you fail to submit a timely written response to the allegations within 21 days of the service of this Complaint, a final order will be entered imposing the relief described above.

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 at the following address:


Matt K. Steen
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.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 26th day of January, 2026, I caused a true and correct copy of the **VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING** to be served upon the following parties by the method(s) indicated below:

Jason Omid Manafian 5413 S Polaris Ave Meridian, ID 83642-8555	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: jmanafian88@yahoo.com
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Jan Noriyuki.
Paralegal