

FILED

FEB 20 2026

Department of Insurance
State of Idaho

RAÚL LABRADOR
Attorney General

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Deputy Attorney General
Idaho Department of Insurance
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Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE

Complainant,

vs.

REUEL BURTON CHRISTENSEN, an
individual holding Idaho Resident Producer
License No. 19204414,

Respondent.

Docket No. 18-4699-25

ORDER OF DEFAULT

The Director of the Idaho Department of Insurance (the “Director”) having reviewed the record herein; and REUEL BURTON CHRISTENSEN (“Christensen”) who currently holds Idaho Resident Producer License No. 19204414, 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 Christensen 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. 19204414 issued to REUEL BURTON CHRISTENSEN is revoked effective immediately.

It is further ordered that Christensen shall pay to the Idaho Department of Insurance an administrative penalty of twenty thousand dollars (\$20,000).

Dated this 20 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

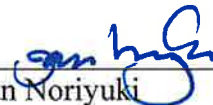
Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which: (1) a hearing was held; or (2) the final agency action was taken; or (3) the party seeking 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 20th 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:

Reuel Burton Christensen 690 E Bridge St Apt 3 Blackfoot, ID 83221-2839	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input checked="" type="checkbox"/> Email: christensenruel@gmail.com
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Jan Noriyuki
Paralegal

FILED

JAN 26 2026

**Department of Insurance
State of Idaho**

RAÚL R. LABRADOR
Attorney General

MATT K. STEEN – ISB No. 10285
Deputy Attorney General
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IDAHO DEPARTMENT OF INSURANCE,

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REUEL BURTON CHRISTENSEN, an
individual holding Idaho Resident Producer
License No. 19204414,

Respondent.

Docket No. 18-4699-25

**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 K. 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:

**REUEL BURTON CHRISTENSEN
Idaho Resident Producer License No. 19204414**

EXHIBIT

A

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 REUEL BURTON CHRISTENSEN 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.

RESPONDENTS

3. REUEL BURTON CHRISTENSEN (“CHRISTENSEN”) was an Idaho resident during all pertinent times as alleged herein. He currently carries Idaho Resident Producer License No. 19204414, which license is set to expire on February 28, 2026.

CONTROLLING LAW

4. 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 subsections (e) and (h) which

prohibit:

(e) Misrepresenting the terms of an actual or proposed insurance contract or application for insurance or misrepresenting any fact material to any insurance transaction or proposed transaction;

(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.

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

6. 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

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

8. On or about December 16, 2021, CHRISTENSEN submitted an application for property insurance to Farmers Insurance on behalf of A.C.

9. A.C. did not request that CHRISTENSEN submit this application for insurance on A.C.'s behalf.

10. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that A.C. authorized him to submit an application for insurance on A.C.'s behalf.

11. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and

dishonest practices and demonstrating untrustworthiness by submitting an application to insure A.C. without A.C.'s 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 10, 2021, CHRISTENSEN submitted an application for auto insurance to Farmers Insurance on behalf of D.L. and B.L.

14. D.L. and B.L. did not request that CHRISTENSEN submit this application for insurance on their behalf.

15. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that D.L. and B.L. authorized him to submit an application for insurance on their behalf.

16. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure D.L. and B.L. without permission.

COUNT III

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

18. On or about November 16, 2021, CHRISTENSEN submitted an application for property insurance to Farmers Insurance on behalf of J.K.

19. J.K. did not request that CHRISTENSEN submit this application for insurance on J.K.'s behalf.

20. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts

material to an insurance transaction, namely, that J.K. authorized him to submit an application for insurance on J.K.'s behalf.

21. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure J.K. without J.K.'s permission.

COUNT IV

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

23. On or about December 15, 2021, CHRISTENSEN submitted an application for property insurance to Farmers Insurance on behalf of S.B.

24. S.B. did not request that CHRISTENSEN submit this application for insurance on S.B.'s behalf.

25. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that S.B. authorized him to submit an application for insurance on S.B.'s behalf.

26. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure S.B. without S.B.'s permission.

COUNT V

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

28. On or about June 15, 2022, CHRISTENSEN submitted an application for auto insurance to Farmers Insurance on behalf of M.A. and J.A.

29. M.A. and J.A. did not request that CHRISTENSEN submit this application for insurance on their behalf.

30. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that M.A. and J.A. authorized him to submit an application for insurance on their behalf.

31. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure M.A. and J.A. without permission.

COUNT VI

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

33. On or about May 10, 2022, CHRISTENSEN submitted an application for auto insurance to Farmers Insurance on behalf of K.J.

34. K.J. did not request that CHRISTENSEN submit this application for insurance on K.J.'s behalf.

35. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that K.J. authorized him to submit an application for insurance on K.J.'s behalf.

36. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure K.J. without K.J.'s permission.

COUNT VII

37. All of the foregoing paragraphs are realleged and incorporated herein as though

set forth in full.

38. On or about June 2, 2022, CHRISTENSEN submitted an application for auto insurance to Farmers Insurance on behalf of T.J. and M.J.

39. T.J. and M.J. did not request that CHRISTENSEN submit this application for insurance on their behalf.

40. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that T.J. and M.J. authorized him to submit an application for insurance on their behalf.

41. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure T.J. and M.J. without permission.

COUNT VIII

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

43. On or about November 4, 2021, CHRISTENSEN submitted an application for auto insurance to Farmers Insurance on behalf of G.H.

44. G.H. did not request that CHRISTENSEN submit this application for insurance on G.H.'s behalf.

45. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that G.H. authorized him to submit an application for insurance on G.H.'s behalf.

46. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure

G.H. with G.H.'s permission.

COUNT IX

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

48. On or about March 24, 2022, CHRISTENSEN submitted an application for property insurance to Farmers Insurance on behalf of G.H.

49. G.H. did not request that CHRISTENSEN submit this application for insurance on G.H.'s behalf.

50. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that G.H. authorized him to submit an application for insurance on G.H.'s behalf.

51. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure G.H. with G.H.'s permission.

COUNT X

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

53. On or about April 6, 2022, CHRISTENSEN submitted an application for auto insurance to Farmers Insurance on behalf of G.H.

54. G.H. did not request that CHRISTENSEN submit this application for insurance on G.H.'s behalf.

55. CHRISTENSEN violated Idaho Code § 41-1016(1)(e) by misrepresenting facts material to an insurance transaction, namely, that G.H. authorized him to submit an application

for insurance on G.H.'s behalf.

56. CHRISTENSEN violated Idaho Code § 41-1016(1)(h) by using fraudulent and dishonest practices and demonstrating untrustworthiness by submitting an application to insure G.H. with G.H.'s permission.

PRAYER FOR RELIEF

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

1. For an Order revoking REUEL BURTON CHRISTENSEN's Idaho Resident Producer License No. 19204414 immediately, and, in the event CHRISTENSEN seeks a new license, CHRISTENSEN must petition and show good cause why the prior revocation should not be deemed a bar to the issuance of a new license; and

2. For an Order imposing an administrative penalty against CHRISTENSEN 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 twenty thousand dollars (\$20,000), which represents \$1,000 per violation of title 41, Idaho Code, as alleged herein.

NOTIFICATION OF RIGHTS

TO: REUEL BURTON CHRISTENSEN, the above-named RESPONDENT:

Pursuant to Idaho Code § 41-232A, 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 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 a hearing, this matter may be resolved by negotiation, stipulation, agreed settlement, or consent order, pursuant to Idaho Code § 67-5241(1)(c). Should you wish to discuss these options, please contact the undersigned deputy attorney general.

DATED this 26th day of January 2026.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



Matt K. Steen
Deputy Attorney General
Attorneys for Idaho Department of Insurance


VERIFICATION

STATE OF IDAHO)
 : ss.
County of Ada)

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

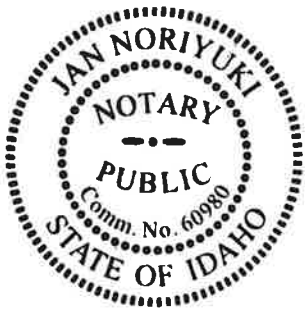
I have read the foregoing *Verified Complaint and Notice of Right to Hearing* and know the contents thereof and under penalty of perjury pursuant to the laws of the State of Idaho, verify that the foregoing is true and correct to the best of my knowledge and belief.


Dated this 26th day of January 2026.



RANDALL M. PIPAL
Bureau Chief
Consumer Services Bureau

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





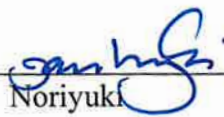
Notary Public for Idaho
Residing at: BOISE
My Commission Expires: 01-28-2031

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:

Reuel Burton Christensen 690 E Bridge St Apt 3 Blackfoot, ID 83221-2839	<input type="checkbox"/> First Class Mail <input checked="" type="checkbox"/> Certified Mail <input checked="" type="checkbox"/> Email: christensenreuel@gmail.com
SMW Insurance Inc. 1400 112 th Ave SE Ste 100 Bellevue, WA 98004	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
ACE American Insurance Co. 436 Walnut St PO Box 1000 Philadelphia, PA 19106	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
American Economy Insurance Co. 175 Berkeley St Boston, MA 02116	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
American Family Insurance Co. 6000 American Parkway Madison, WI 53783-0001	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
American Standard Insurance Co. of Wisconsin 6000 American Parkway Madison, WI 53783-0001	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
Charter Oak Fire Insurance Co. One Tower Square Hartford, CT 06183	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
Farm Bureau Ins. Co. of Idaho PO Box 4848 Pocatello, ID 83205-4848	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
Indemnity Insurance Co. of North America 436 Walnut St PO Box 1000 Philadelphia, PA 19106	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
Midvale Indemnity Co. 6000 American Parkway Madison, WI 53783-0001	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
The Phoenix Ins. Co. One Tower Square Hartford, CT 06183	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
SafeCo Insurance Co. of America 175 Berkely St	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail

Boston, MA 02116	<input type="checkbox"/> Email:
St. Paul Fire and Marine Insurance Co. One Tower Square Hartford, CT 06183	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
Travelers Indemnity Co. One Tower Square Hartford, CT 06183	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:
Western Community Insurance Co. PO Box 4848 Pocatello, ID 83205-4848	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Email:



 Jan Noriyuki
 Paralegal