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Attorney General  
  
MATT STEEN – ISB No. 10285  
Deputy Attorney General  
Idaho Department of Insurance  
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**FILED**

**SEP 09 2025**

**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.

MELISSA PIRKEY, an individual holding  
Idaho Nonresident Producer License No.  
8709682,

Respondent.

Docket No. 18-4742-25

**ORDER OF DEFAULT**

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and Melissa Pirkey (“Pirkey”) who currently holds Idaho Nonresident Producer License No. 8709682, 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 Pirkey is in default and has waived her rights regarding the opportunity for hearing; and in consideration of the above;

*It is hereby ordered* that Idaho Nonresident Producer License No. 8709682 issued to Melissa Pirkey is revoked effective immediately.

*It is further ordered* that Pirkey shall pay to the Idaho Department of Insurance an administrative penalty of two thousand dollars (\$2,000).

Dated this 9 day of September 2025.

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, Director  
Idaho Department of Insurance  
700 W State Street, 3<sup>rd</sup> 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 9<sup>th</sup> day of September 2025, I caused a true and correct copy of the foregoing Order of Default to be served upon the following by the designated means:

|  |  |
|--|--|
| Melissa Pirkey<br>5216 Timber Point Dr<br>Princeton, TX 75407-1628 | <input checked="" type="checkbox"/> First Class Mail<br><input type="checkbox"/> Certified Mail<br><input type="checkbox"/> Hand Delivery<br><input checked="" type="checkbox"/> Email: <a href="mailto:pirkeymelissa@gmail.com">pirkeymelissa@gmail.com</a> |
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Jan Noriyuki  
Paralegal

RAÚL LABRADOR  
Attorney General

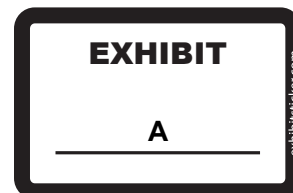
MATT STEEN – ISB No. 10285  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
PO Box 83720  
Boise, Idaho 83720-0043  
Telephone No. (208) 334-4219  
Facsimile No. (208) 334-4298  
[matt.steen@doi.idaho.gov](mailto:matt.steen@doi.idaho.gov)

*Attorneys for Idaho Department of Insurance*

FILED

AUG 11 2025

Department of Insurance  
State of Idaho



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

**STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

MELISSA PIRKEY, an individual holding  
Idaho Nonresident Producer License No.  
8709682,

Respondent.

Docket No. 18-4742-25

**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:

**MELISSA PIRKEY**  
**Idaho Nonresident Producer License No. 8709682**

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 MELISSA PIRKEY is further notified of her 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.

**CONTROLLING LAW**

3. Section 41-1016(1), Idaho Code, 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, but not limited to subsections (b) and (i), for:

- (b) violating any provision of title 41, Idaho Code, department rule, subpoena or order of the director of another state’s insurance director;

- (i) having an insurance license denied, suspended or revoked in any other state, province, district or territory.

4. Section 41-1021(1), Idaho Code, states a producer shall report to the director any administrative action taken against the producer in another jurisdiction or by another governmental agency within thirty (30) days of the final disposition of the matter.

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

### **RESPONDENT**

6. MELISSA PIRKEY (hereinafter “Pirkey” or “Respondent Pirkey”) is a Texas resident and holds active Idaho Nonresident Producer License No. 8709682, which was originally issued on December 3, 2022.

### **FACTUAL ALLEGATIONS**

#### **COUNT I**

7. All of the foregoing paragraphs are re-alleged and incorporated herein as if set forth in full.

8. On June 5, 2025, the New Mexico Office of Superintendent of Insurance issued a Final Order revoking Pirkey’s producer license.

9. On June 10, 2025, the DOI received a RIRS notification that the New Mexico Office of Superintendent of Insurance initiated a complaint investigation into Pirkey for demonstrated lack of fitness or trustworthiness, failure to remit premiums to insurer, and misappropriation of premium, which led to the above-mentioned action resulting in revocation.

10. On July 9, 2025, Lori Thomason of the Department attempted to contact Pirkey via telephone and email to remind her of her obligation to report the actions.

11. As of this date, Pirkey has not reported the action to the Department.

12. The Department alleges that the actions against Ms. Pirkey in New Mexico justify revocation of her Idaho nonresident license pursuant to Idaho Code § 41-1016(i).

13. The Department alleges that Pirkey also violated Idaho Code § 41-1021 by failing to notify the Department of the administrative action by the New Mexico Office of Superintendent of Insurance within thirty (30) days.

14. Based on the allegations noted herein, the Department is seeking an Order imposing an administrative penalty against Respondent Pirkey in the amount of \$1,000 per violation, for a total of \$2,000.

#### **PRAYER FOR RELIEF**

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

1. For an Order revoking MELISSA PIRKEY's Idaho Nonresident Producer License No. 8709682.

2. For an Order that, in the event MELISSA PIRKEY files an application for any license under title 41, Idaho Code, MELISSA PIRKEY must first petition and show good cause why the prior revocation should not be deemed a bar to the issuance of a new license.

3. For and Order imposing an administrative penalty against MELISSA PIRKEY in the amount of \$1,000 per violation, for a total of \$2,000.00 for the violations alleged in Count I.

4. In the event of default in this action, the Department asks for an award of not less than \$2,000.

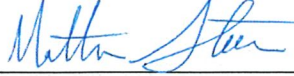
For such other and further relief as the Director deems just and necessary under the circumstances.

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DATED this 11 day of August 2025.

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL



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MATT K. STEEN  
Deputy Attorney General


**VERIFICATION**  
STATE OF IDAHO )

County of Ada )  
: ss.

ERIC FLETCHER, 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 11 day of August 2025.

  
\_\_\_\_\_  
ERIC FLETCHER

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 11<sup>th</sup> day of August 2025.



  
\_\_\_\_\_  
Notary Public for Idaho  
My Commission Expires 1-28-2031

## NOTIFICATION OF RIGHTS

**To: Melissa Pirkey, 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 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

A copy shall also be provided to the Department's counsel in this matter at the following address:

Matt Steen  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720

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.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 11<sup>th</sup> day of August 2025, 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:

|  |  |
|--|--|
| Melissa Pirkey<br>5216 Timber Point Dr<br>Princeton, TX 75407-1628 | <input checked="" type="checkbox"/> First Class Mail<br><input type="checkbox"/> Certified Mail<br><input type="checkbox"/> Hand Delivery<br><input checked="" type="checkbox"/> Email: <a href="mailto:pirkeymelissa@gmail.com">pirkeymelissa@gmail.com</a> |
|--|--|

  
\_\_\_\_\_  
Jan Noriyuki,  
Paralegal