

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, ID 83720-0043  
Telephone No. (208) 334-4204  
Facsimile No. (208) 334-4298  
[matt.steen@doi.idaho.gov](mailto:matt.steen@doi.idaho.gov)

**FILED**  
**JAN 12 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.

BLAKE ROWE, an individual holding Idaho  
Non-Resident Producer License No.  
21663638,

Respondent.

Docket No. 18-4836-25

**ORDER OF DEFAULT**

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and BLAKE ROWE (“Rowe”) who currently holds Idaho Non-Resident Producer License No. 21663638, 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 Rowe is in default and has waived his rights regarding the opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Non-Resident Producer License No. 21663638 issued to BLAKE ROWE is REVOKED effective immediately.

IT IS FURTHER ORDERED that Rowe shall not be issued a new Idaho non-resident producer license, or any other license issued under title 41, Idaho Code, until all delinquent fees have been paid to the National Insurance Producer Registry.

Dated this 12 day of January 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, 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.

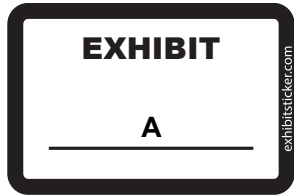
A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order; (b) the service of an order denying motion for reconsideration or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. *See* 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 12<sup>th</sup> day of January 2026, I caused a true and correct copy of the foregoing Order of Default to be served upon the following by the designated means:

Blake Rowe 1473 CR 139 Terrell, TX 75162	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input checked="" type="checkbox"/> Email: <a href="mailto:blakerowe002@gmail.com">blakerowe002@gmail.com</a>
--	--

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



RAÚL LABRADOR  
Attorney General

**FILED**

**DEC 19 2025**

**Department of Insurance  
State of Idaho**

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) 334-4204  
Facsimile No. (208) 334-4298  
[matt.steen@doi.idaho.gov](mailto:matt.steen@doi.idaho.gov)

*Attorneys for Idaho Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE  
STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,  
  
Complainant,  
  
vs.  
  
BLAKE ROWE, an individual holding Idaho  
Non-Resident Producer License No.  
21663638,  
  
Respondent.

Docket No. 18-4836-25

**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:

**BLAKE ROWE**  
**Idaho Non-Resident Producer License No. 21663638**

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 BLAKE ROWE 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. BLAKE ROWE (hereinafter “ROWE”) was a Texas resident during all pertinent times as alleged herein. He currently carries Idaho Non-Resident Producer License No. 21663638, originally issued on August 8, 2025, and set to expire on September 30, 2027.

**CONTROLLING LAW**

4. Idaho Code § 41-1009(1)(b) provides that, unless denied licensure pursuant to section 41-1016, Idah Code, a non-resident applicant shall receive a non-resident producer license

if the applicant has submitted the proper request for licensure and has paid the fees set forth by rule pursuant to section 41-401, Idaho Code.

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 (b), which prohibits violating any provision of title 41, Idaho Code, department rule, subpoena or order of the director or of another state's insurance director.

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 August 5, 2025, ROWE submitted an Idaho non-resident producer application to the Department using the National Insurance Producer Registry ("NIPR") website. ROWE concurrently submitted an electronic payment of \$85.60 to NIPR for the application fees. ROWE was granted an Idaho non-resident producer license on the same day.

10. On or about September 11, 2025, the \$85.60 payment to NIPR was returned by

ROWE's financial institution as nonsufficient funds. ROWE received an Idaho non-resident producer license without making the appropriate payment.

11. On October 27, 2025, the Department sent a Letter of Demand for Nonsufficient Funds to ROWE via email to the address used in the application. No response was received from ROWE.

12. On November 10, 2025, the Department attempted to reach ROWE by telephone but was unsuccessful.

13. ROWE violated Idaho Code § 41-1009(b) by failing to pay the fees set forth by rule pursuant to § 41-401, Idaho Code.

#### **PRAYER FOR RELIEF**

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

14. For an Order revoking BLAKE ROWE's Idaho Non-Resident Producer License No. 21663638; and

15. For an Order that BLAKE ROWE shall not be issued a new Idaho non-resident producer license, or any other license issued under title 41, Idaho Code, until all delinquent fees have been paid to the National Insurance Producer Registry; and

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

DATED this 19<sup>th</sup> day of December 2025.

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL



---

MATT K. STEEN  
Deputy Attorney General



VERIFICATION

STATE OF IDAHO )  
 : ss.  
County of Ada )

ERIC FLETCHER, Company Activities Bureau Chief, Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

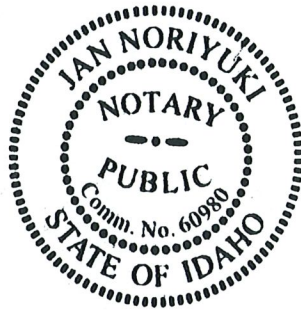
I have read the foregoing Complaint and know the contents thereof and the same are true to the best of my knowledge and belief.

Dated this 19 day of December 2025.



ERIC FLETCHER

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 19th day of December 2025.



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

## NOTIFICATION OF RIGHTS

**To: Blake Rowe, 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 19th day of December 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:

Blake Rowe 1473 CR 139 Terrell, TX 75162	<input checked="" type="checkbox"/> First Class Mail <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <a href="mailto:blakerowe002@gmail.com">blakerowe002@gmail.com</a>
--	---

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