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FILED 

JAN 20 2011

Department of Insurance
State of Idaho

Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

MELISSA CHRISTINA BINGHAM,

Non-Resident Producer
License No. 145328.

Docket No. 18-2658-10

FINAL ORDER

The Director of the Idaho Department of Insurance (“Director”), having reviewed the record herein, finds and concludes that satisfactory evidence has been submitted that MELISSA CHRISTINA BINGHAM, the Respondent herein, having been lawfully served on December 15, 2010, the Verified Notice of Violation and Right to Hearing on file herein has failed or refused to plead or defend this action or submit a written request for hearing and, therefore, in accordance with Idaho Code §§ 41-232(5) and 41-232A(2) and other applicable law, Respondent’s opportunity for a hearing is deemed waived and an entry of default is appropriate; and the Director having found the allegations set forth under oath in the Verified Notice of Violation of record herein to be true and correct, therefore, in consideration of the premises:

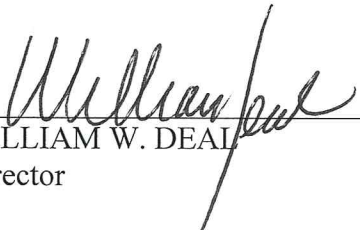
IT IS HEREBY ORDERED that Non-Resident Producer License No. 145328 issued to MELISSA CHRISTINA BINGHAM is hereby REVOKED; and

IT IS FURTHER ORDERED that an administrative penalty of Three Thousand Dollars (\$3,000.00) is imposed against MELISSA CHRISTINA BINGHAM, with said penalty to be suspended but due and payable upon any future application for a producer license.

IT IS SO ORDERED.

Dated this 20TH day of January 2011.

IDAHO DEPARTMENT OF INSURANCE

By 
WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 20th day of January 2011, I caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

Melissa Christina Bingham
22 6th Street NW
Norton, VA 24273-1902

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

Melissa Christina Bingham
835 Deer Path Lane
Gatlinburg, TN 37738

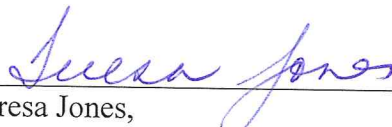
- first class mail
- certified mail
- hand delivery
- via facsimile

National Union Fire Insurance Company
Of Pittsburgh, Pa.
175 Water Street, 18th Floor
New York, NY 10038

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

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- certified mail
- hand delivery
- via facsimile



Teresa Jones,
Assistant to the Director