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Department of Insurance
State of Idaho

Attorneys for Department of Insurance

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

In the Matter of:

CINDY SUE BENAİM,
Idaho Non-resident Insurance Producer,
License No. 426453

Docket No. 18-2895-13

**SUMMARY ORDER REVOKING
IDAHO NON-RESIDENT INSURANCE
PRODUCER LICENSE**

The Director of the State of Idaho, Department of Insurance (Director), has received notice of the entry of an Order Accepting Stipulation by the Chief Deputy Director of the Department of Insurance and Financial Services of the State of Michigan, which order revoked the Michigan resident insurance producer license issued to CINDY SUE BENAİM (BENAİM), as further described below. Upon review of such order, and, pursuant to the authority granted by Idaho Code § 41-1016(2), the Director does hereby make the following findings and enter a Summary Order as follows:

FINDINGS OF FACT

1. BENAİM, at all times relevant hereto, was licensed as a resident insurance producer in the state of Michigan.

2. On or about October 21, 2013, the Chief Deputy Director of the Department of Insurance and Financial Services of the State of Michigan entered an Order Accepting Stipulation in Enforcement Case No. 13-11799. Such order revoked the Michigan resident insurance producer license issued to BENAİM.

3. BENAİM has been continuously licensed as an Idaho non-resident insurance producer, holding license number 426453 from the date of the initial issuance of such license on October 5, 2012, to the present date.

CONCLUSIONS OF LAW

4. Idaho Code § 41-1016(2) provides that the Director shall, without hearing, suspend for not more than twelve (12) months, or shall revoke or refuse to continue any insurance producer license issued under title 41, chapter 10, Idaho Code, where the Director has received a final order of suspension, revocation or refusal to continue issued by the insurance regulatory official or court of jurisdiction of the licensee's home state. Based on the foregoing, the Director finds that the circumstances set forth above justify the revocation of BENAİM's Idaho non-resident insurance producer license, pursuant to Idaho Code § 41-1016(2).

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Idaho Non-resident Insurance Producer License No. 426453, issued to CINDY SUE BENAİM, is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED that BENAİM shall immediately return Idaho Non-resident Insurance Producer License No. 426453 to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

DATED this 30th day of October, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

NOTIFICATION OF RIGHTS

This is a final order of the Director. 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 petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See Idaho Code § 67-5246(4).*

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal this order by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

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

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 30th day of October, 2013, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NON-RESIDENT INSURANCE PRODUCER LICENSE to be served upon the following by the designated means:

Cindy Sue Benaim
18894 English Ivy Drive
Macomb, MI 48042-6225

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

Humana Health Plan, Inc.
321 West Main Street – 12th Floor
Louisville, KY 40202

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

Humana Insurance Company
1100 Employers Boulevard
Deperre, WI 54115

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

Kanawha Insurance Company
210 South White Street
Lancaster, SC 29720

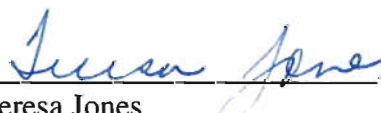
- first class mail
- certified mail
- hand delivery
- via facsimile

United States Pharmaceutical Group LLC
dba NationsHealth
13621 NW 12th Street
Sunrise, FL 33323-2836

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

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- certified mail
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- via facsimile



Teresa Jones
Assistant to the Director