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**NOV 18 2013**  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

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

**STATE OF IDAHO**

In the Matter of:

ZANE LEO AMY,

Resident Producer License No. 384105

Docket No. 18-2892-13

**CONSENT ORDER**

The parties herein, namely the Idaho Department of Insurance (the "Department"), by and through its counsel of record, Richard B. Burleigh, Deputy Attorney General, and ZANE LEO AMY ("AMY") resident producer under title 41 of the Idaho Code, holding Resident Producer License No. 384105, do hereby agree and stipulate as follows:

**FINDINGS OF FACT**

1. AMY is and has been a licensed insurance producer in the state of Idaho, holding license No. 384105 since its original issuance date of August 1, 2011, and is therefore subject to the provisions of title 41, Idaho Code, and to the rules of the Idaho Department of Insurance promulgated thereunder, for acts occurring during that time period.

2. AMY was an appointed producer for the following companies effective August 3,

2011: Farmers Insurance Company of Idaho, Farmers Insurance Exchange, Farmers New World Life, Mid Century Insurance Exchange, Truck Insurance Exchange, Foremost Insurance Company, Bristol West Insurance Company (collectively, referred to hereinafter as the “Farmers Insurance Group”).

3. On March 27, 2013, AMY’s appointments with the Farmers Insurance Group were terminated by Farmers Insurance Group for cause.

4. By letter dated March 27, 2013, Farmers Insurance Group, in compliance with Idaho law, notified the Department that AMY’s appointments were terminated for cause.

5. Farmers Insurance Group stated in its letter to the Department that the reason for terminating AMY for cause was due to “willfully misrepresented the Company.”

6. The Department commenced an investigation into the actions of AMY that lead to his termination for cause by the Farmers Insurance Group.

7. As a result of the Department’s investigation, the Department determined that AMY engaged in the following activities:

- a. Intentionally modified not less than eight prior proofs of insurance documents and submitted them to an insurer to secure a prior insurance discount for the customers on their insurance.
- b. Intentionally modified not less than fifteen documents showing grade point average and submitted them to an insurer to secure a good student discount for the customers on their insurance.
- c. Intentionally modified not less than eleven documents showing employment with, or retirement from, an approved occupation group to secure an “Affinity” discount for customers on their insurance.

8. The financial impact on the Farmers Insurance Group from AMY’s actions as

reported by Farmers Insurance Group was \$6,368.00.

9. The parties agree that this matter may be brought to a close by this negotiated and stipulated Consent Order.

### CONCLUSIONS OF LAW

10. Idaho Code § 41-1016(1)(b) provides that the director of the Department may impose an administrative penalty not to exceed one thousand dollars (\$1,000) and may revoke any license issued under chapter 10, title 41, Idaho Code, for violating any provision of title 41, Idaho Code.

11. Idaho Code § 41-1016(1)(e) provides that the director of the Department may impose an administrative penalty not to exceed one thousand dollars (\$1,000) and may revoke any license issued under chapter 10, title 41, Idaho Code, for misrepresenting the terms of an actual or proposed application for insurance or misrepresenting any fact material to any insurance transaction or proposed transaction.

12. Idaho Code § 41-1016(1)(h) provides that the director of the Department may impose an administrative penalty not to exceed one thousand dollars (\$1,000) and may revoke any license issued under chapter 10, title 41, Idaho Code, for using fraudulent or dishonest practices, or demonstrating incompetence or untrustworthiness, or being the source of injury or loss to others in the conduct of business in this state.

13. In each instance referenced above where AMY submitted an application to Farmers Insurance Group the included modified documentation, AMY violated Idaho Code §§ 41-1016(1)(e) and (h).

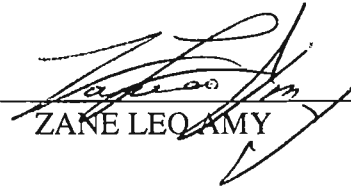
14. The director of the Department is authorized under Idaho Code §§ 41-1016(1)(b), (e) and (h) to impose a penalty of \$1,000 for each act in violation of Idaho law and to revoke AMY's producer license.

## SANCTIONS

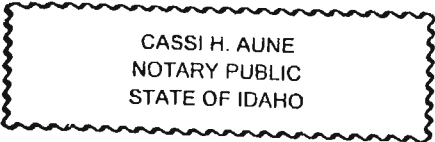
15. Based on the foregoing, AMY and the Department agree as follows:
  - a. AMY's Resident Producer License No. 384105 shall be discontinued and revoked, effective immediately upon entry of this Consent Order.
  - b. An administrative penalty in the amount of Five Thousand Dollars (\$5,000.00) shall be imposed upon AMY, provided that One Thousand Dollars (\$1,000.00) of such penalty shall be due and payable within ten (10) business days of the date of this Order and Four Thousand Dollars (\$4,000.00) of such penalty shall be suspended but due and payable in full prior to any application by or on behalf of AMY for any license under title 41, Idaho Code.
  
16. The parties waive their right to notice and hearing at which they may be represented by counsel, present evidence and examine witnesses.
  
17. The parties hereby waive the right to seek reconsideration and judicial review of the Consent Order entered herein.
  
18. The parties agree that the terms of this Consent Order are appropriate and proper under the circumstances referenced herein and that they have entered into this Consent Order knowingly, voluntarily and with full knowledge of any rights they may be waiving thereby.

[Signatures on following pages.]

AGREED THIS 12 day of November, 2013.

By:   
ZANE LEO AMY

State of Idaho      )  
                                  ) ss.  
County of Ada      )

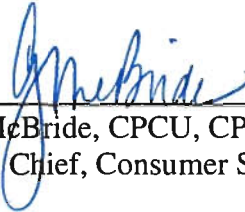


On this 12 day of November, 2013, before me, the undersigned Notary Public, personally appeared ZANE LEO AMY, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same.

Cassi H. Aune  
Notary Public in and for the State of Idaho  
My commission expires on 11-29-14


AGREED THIS 15 day of November, 2013.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

By:   
Gina McBride, CPCU, CPM, CIE  
Bureau Chief, Consumer Services

Approved as to Form:

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL

By:   
Richard B. Burleigh  
Deputy Attorney General  
Attorney for the Department of Insurance

**FINAL ORDER**

**IT IS HEREBY ORDERED,**

1. ZANE LEO AMY's Resident Producer License No. 384105 is hereby discontinued and revoked, effective immediately.
2. An administrative penalty in the amount of Five Thousand Dollars (\$5,000.00) is imposed upon ZANE LEO AMY, provided that One Thousand Dollars (\$1,000.00) of such penalty shall be due and payable within ten (10) business days of the date of this Order and Four Thousand Dollars (\$4,000.00) of such penalty shall be suspended but due and payable in full prior to any application by or on behalf of ZANE LEO AMY, for any license under title 41, Idaho Code. Failure to pay any portion of the penalty as provided herein shall bar ZANE LEO AMY from being eligible for any license under title 41, Idaho Code.

DATED this 15<sup>th</sup> day of November, 2013.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
\_\_\_\_\_  
WILLIAM W. DEAL  
Director

### **NOTICE REGARDING REPORTABLE PROCEEDINGS**

The foregoing 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 for 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. You should be aware that this proceeding must be disclosed on any insurance license application and must be reported to any and all states in which you hold an insurance license.



**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 18th day of November, 2013, I caused a true and correct copy of the foregoing, fully-executed **CONSENT ORDER** to be served upon the following by the designated means:

Zane L. Amy  
280 Farber Road  
Payette, Idaho 83661

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

Richard B. Burleigh  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

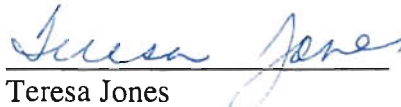
- first class mail
- certified mail
- hand delivery
- via facsimile

Banner Life Insurance Company  
3275 Bennett Creek Avenue  
Frederick, MD 21704-7608

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

Blue Cross Of Idaho Health Service, Inc.  
3000 E Pine Ave  
Meridian, ID 83642

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

  
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Teresa Jones