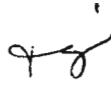


LAWRENCE G. WASDEN  
Attorney General

A. RENÉ MARTIN – ISB # 3188  
Deputy Attorney General  
State of Idaho  
Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, Idaho 83720-0043  
Telephone: (208) 334-4204  
Facsimile: (208) 334-4298  
[rene.martin@doi.idaho.gov](mailto:rene.martin@doi.idaho.gov)

  
**FILED**  
**FEB 24 2014**  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

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

In the Matter of:

The Application for a Non-Resident  
Insurance Producer License of:

TIA SINGLETON

Docket No. 18-2924-14

**STIPULATION AND ORDER  
ISSUING TEMPORARY  
INSURANCE PRODUCER LICENSE  
PURSUANT TO IDAHO CODE  
§ 41-1015(2)**

**STIPULATION**

COME NOW the State of Idaho, Department of Insurance (Department), and TIA SINGLETON, applicant for an Idaho Non-Resident Insurance Producer License (the Applicant), and stipulate and agree as follows:

1. On or about November 22, 2013, the Department received an application for an Idaho non-resident insurance producer license submitted by the Applicant (the Application). The Applicant resides in Big Rapids, Michigan, and currently holds a Michigan resident insurance producer license.

2. The Applicant disclosed and provided documentation with her Application indicating that she is the debtor on seven debts and money judgments, totaling approximately \$12,000 owed as of the date the Application was submitted to the Department. The Applicant represented to the Department and provided documentation demonstrating that she has entered into monthly payment plans with the creditors on such money judgments and debts.

3. The Applicant is currently employed by Gerber Life Insurance Company (Gerber) in Fremont, Michigan. Amy L. Oberlin, an Idaho-licensed non-resident insurance producer and the Applicant's supervisor at Gerber, has agreed to act as a sponsor for the Applicant during the period of any temporary licensure of the Applicant by the Department. Ms. Oberlin's agreement to act in such capacity is reflected in her statement, which is attached hereto as Exhibit A.

4. The Applicant agrees that she will not engage in criminal activity; that she will remain current and make timely payments on the debts and money judgments described in paragraph 2 above; that she will at all times comply with the Idaho Insurance Code, title 41, Idaho Code, and all rules promulgated thereunder; and that she will conduct herself in a professional, competent, and exemplary manner in all insurance transactions she engages in while holding a Temporary Idaho Non-Resident Insurance Producer License as contemplated by this Stipulation and Order, and at all times thereafter should she become licensed as an Idaho non-resident insurance producer.

5. The Applicant understands and agrees that, at the conclusion of the one hundred eighty (180) day period of the Temporary Idaho Non-Resident Producer License contemplated by this Stipulation and Order, the Department will conduct a review of the Applicant's insurance activities, criminal history, and payments on the debts and money judgments referenced above during that time period and will determine whether it is deemed appropriate to continue such

temporary license for another one hundred eighty (180) day period, provided it is not earlier revoked by order of the Director, without the right to a prior hearing, in accordance with Idaho Code § 41-1015(2), or otherwise terminated pursuant to applicable law. The Applicant further understands and agrees that, at the conclusion of such second temporary licensure period, the Department will conduct another review of the Applicant's insurance activities, criminal history, and payments on the such debts and money judgments during that time period and will determine whether it is deemed appropriate to issue an Idaho Non-Resident Insurance Producer License to the Applicant at that time.

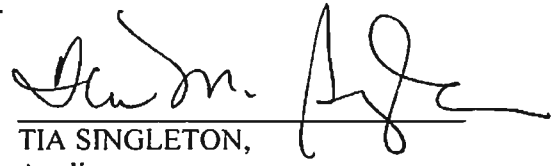
6. Based on the foregoing, the Department recommends that the Director issue to the Applicant a Temporary Idaho Non-Resident Insurance Producer License as soon as practicable once this stipulation is fully executed, which license shall be effective for a period of no longer than one hundred eighty (180) days, at which time the Department shall conduct the first review, and for another one hundred eighty (180) day period, at which time the Department shall conduct the second review, to determine whether to revoke such temporary license, without the right to a prior hearing, or to issue an Idaho Non-Resident Insurance Producer License to the Applicant.

7. If, at any time during the pendency of the Temporary Idaho Non-Resident Insurance Producer License issued to the Applicant, Amy L. Oberlin withdraws as the Applicant's "suitable sponsor," the Applicant must immediately seek and obtain an alternate "suitable sponsor" that is acceptable to the Director, so that there is no gap in service in that capacity. Failure to timely do so may result in revocation of the Applicant's Temporary Idaho Non-Resident Insurance Producer License, without the right to a prior hearing.

8. While the Temporary Idaho Non-Resident Insurance Producer License is in place, the Director may revoke such license at any time, without notice or prior hearing, if the Director determines that such action is necessary to protect the interests of insureds or the public.

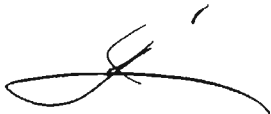
9. As reflected by their signatures below, the Department and the Applicant agree that, pursuant to the terms set forth herein, it is appropriate that the Director adopt this Stipulation and issue a Temporary Idaho Non-Resident Insurance Producer License to the Applicant.

DATED this 24 day of February, 2014.

  
TIA SINGLETON,  
Applicant

DATED this 24 day of February, 2014.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

 *on behalf of Georgia Siehl*  
GEORGIA SIEHL, CPA, CFE  
Bureau Chief, Company Activities

**ORDER**

Upon review of the foregoing, and good cause appearing therefor,

IT IS HEREBY ORDERED that the Stipulation set forth above, entered into between the Department and the Applicant, is APPROVED;

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1015(2), that a Temporary Idaho Non-Resident Insurance Producer License, pursuant to the terms set forth in the above Stipulation, be issued to TIA SINGLETON, effective immediately. The term of such temporary license shall be for a period of one hundred eighty (180) days from the date of issuance, and extended another one hundred eighty (180) days, if deemed appropriate, unless earlier revoked, pursuant to the requirements of Idaho Code § 41-1015(2).

DATED this 24<sup>th</sup> day of Feb., 2014.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

 , *Dep. Dir.*

*For*

WILLIAM W. DEAL  
Director

EXHIBIT A

State of Michigan )  
 : ss  
County of Newaygo )

AMY L. OBERLIN hereby states and certifies as follows:

(1) I am a licensed producer in the state of Idaho, holding Idaho Non-Resident Insurance Producer License No. 117440 since November 10, 2004. I am employed by Gerber Life Insurance Company (Gerber) in Fremont, Michigan.

(2) I am currently the supervising manager of TIA SINGLETON at Gerber. Ms. Singleton has recently applied to the Idaho Department of Insurance for the issuance of a Non-Resident Insurance Producer License so that she can engage in the transaction of insurance in Idaho. Ms. Singleton will be engaging in insurance transactions for and on behalf of our employer, Gerber, under my direction and supervision.

(3) I am aware of Ms. Singleton’s past circumstances, including the debts she owes and money judgments that have been entered against her, as set forth in the Stipulation portion of this document. Notwithstanding my knowledge of those circumstances, I am willing to act as Ms. Singleton’s “suitable sponsor,” pursuant to Idaho Code § 41-1015(2), and assume responsibility of monitoring all of her insurance transactions during the pendency of the Temporary Non-Resident Insurance Producer License contemplated herein.

(4) As Ms. Singleton’s “suitable sponsor,” I agree to report to the Idaho Department of Insurance any and all incidents or problems with Ms. Singleton’s conduct related to her engaging in insurance transactions, either on behalf of Gerber or otherwise, as to which I have knowledge or reason to know, that would reflect on her fitness to engage in the insurance business, during the pendency of Ms. Singleton’s Idaho Temporary Non-Resident Insurance Producer License. I further agree to verify and report to the Department at the conclusion of the temporary licensing period as to whether Ms. Singleton is in compliance with the monthly payment agreements she has entered into with the creditors to whom she owes debts and/or who have obtained money judgments against her, as set forth in the Stipulation portion of this document.

(5) If Ms. Singleton leaves employment with Gerber, I agree to notify the Department immediately.

(6) If at any time I should decline to serve as Ms. Singleton’s “suitable sponsor,” I agree to provide thirty (30) days’ advance written notice to the Department.

DATED this 20<sup>th</sup> day of February, 2014.

  
\_\_\_\_\_  
AMY L. OBERLIN

Subscribed and sworn to before me this 20<sup>th</sup> day of February, 2014.

SHELLEY A. TERAVEST  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF NEWAYGO  
MY COMMISSION EXPIRES Mar 9, 2014  
ACTING IN COUNTY OF NEWAYGO

Shelley A. Ter Avest  
Notary Public for Michigan  
My Commission Expires: March 9, 2014

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 24th day of February, 2014, I caused a true and correct copy of the foregoing STIPULATION AND ORDER ISSUING TEMPORARY INSURANCE PRODUCER LICENSE PURSUANT TO IDAHO CODE § 41-1015(2) to be served upon the following by the designated means:

Tia Singleton  
Gerber Product Co.  
445 State Street  
Fremont, MI 49412-1093

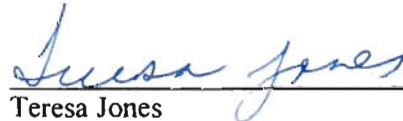
- first class mail
- certified mail
- hand delivery
- via facsimile
- via email

Amy L. Oberlin  
Gerber Product Co.  
445 State Street  
Fremont, MI 49412-1093

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

A. René Martin  
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
- via email

  
\_\_\_\_\_  
Teresa Jones