

FILED
SEP 20 2021
Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

LUKE JAMES LUTGEN,
Idaho Nonresident Insurance Producer
License No. 555711

Docket No. 18-3970-21

**SUMMARY ORDER REVOKING
IDAHO NONRESIDENT
INSURANCE PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (Director) has been apprised that LUKE JAMES LUTGEN's Missouri resident insurance producer license has lapsed. Accordingly, pursuant to Idaho Code § 41-1016(2), the Director enters this Summary Order revoking LUTGEN's Idaho Nonresident Producer License No. 555711.

FINDINGS OF FACT

1. According to records maintained by the National Association of Insurance Commissioners and by the Missouri Department of Commerce and Insurance, LUTGEN was licensed as a resident insurance producer in his home state of Missouri until his license lapsed on March 6, 2021, due to nonrenewal.
2. The Director has not received notification that LUTGEN has been relicensed as a resident in any other state.
3. LUTGEN has been continuously licensed as an Idaho nonresident insurance producer under license number 555711 since December 16, 2015.

CONCLUSIONS OF LAW

4. Idaho Code § 41-1016(2)(b)(ii) provides that the Director shall, without hearing, suspend for not more than twelve (12) months, or shall revoke or refuse to continue any nonresident insurance producer license issued under title 41, chapter 10, Idaho Code, where the nonresident no longer has a license in the licensee's home state because the home state license was "nonrenewed by the nonresident and remains nonrenewed for a period greater than ninety (90) days beyond its expiration date, and without notice to the director of relicensing as a resident in another state."

5. The Director finds these circumstances justify the revocation of LUTGEN's Idaho nonresident insurance producer license under Idaho Code § 41-1016(2)(b)(ii).

ORDER

NOW, THEREFORE, IT IS ORDERED that Idaho Nonresident Insurance Producer License No. 555711 issued to LUTGEN is REVOKED, effective immediately.

DATED this 20 day of September, 2021.

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 Idaho Department of Insurance's online searchable database. Be aware that this proceeding must be disclosed on any license application and must be reported to any and all states in which you hold an insurance license.

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 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, 3rd Floor
P.O. 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:

- 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.

A petition for judicial review must be filed within 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 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 itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 20th day of September, 2021, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE to be served upon the following by the designated means:

Luke James Lutgen
1127 SE Skyview Drive
Blue Springs, MO 64014-4235

☒ first class mail
☐ certified mail
☐ hand delivery

Aetna Life Insurance Company
151 Farmington Avenue
Hartford, CT 06156

☒ first class mail
☐ certified mail
☐ hand delivery

First Health Life & Health Insurance Company
3200 Highland Avenue
Downers Grove, IL 60515

☒ first class mail
☐ certified mail
☐ hand delivery

Silac Insurance Company
P.O. Box 2460
Salt Lake City, UT 84110-2460

☒ first class mail
☐ certified mail
☐ hand delivery

Silverscript Insurance Company
1021 Reams Fleming Blvd.
Franklin, TN 37064-1844

☒ first class mail
☐ certified mail
☐ hand delivery

Wellcare Prescription Insurance, Inc.
7700 Forsyth Blvd.
St. Louis, MO 63105

☒ first class mail
☐ certified mail
☐ hand delivery

Spring Ins. Solutions, LLC
United Medicare Advisors
120 W. 12th St., Ste. 1700
Kansas City, MO 64105-1923

☒ first class mail
☐ certified mail
☐ hand delivery

Karl T. Klein
Lead Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

☐ first class mail
☐ certified mail
☒ hand delivery


Pamela Murray