


LAWRENCE G. WASDEN  
Attorney General

RICHARD B. BURLEIGH, ISB No. 4032  
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) 334-4219  
Facsimile: (208) 334-4298  
[richard.burleigh@doi.idaho.gov](mailto:richard.burleigh@doi.idaho.gov)

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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:

MICHELLE KELLY CURTIS,  
Idaho Non-Resident Insurance Producer,  
License No. 389820

Docket No. 18-3042-15

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

The Director of the Idaho Department of Insurance (Director) has received notice of the entry of an order by the Insurance Commissioner for the state of Oregon revoking the Oregon resident individual insurance producer license issued to MICHELLE KELLY CURTIS (CURTIS), 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. CURTIS, at all times relevant hereto, was licensed as a resident insurance producer in the state of Oregon.

2. On or about December 5, 2014, the Oregon Department of Consumer and Business Services, Insurance Division, entered a Final Order, in Case No. INS 14-10-005, based on CURTIS's use of dishonest practices in the conduct of insurance business. Such order revoked the Oregon resident insurance producer license issued to CURTIS.

3. CURTIS has been continuously licensed as an Idaho non-resident insurance producer, holding license number 389820 from the date of the initial issuance of such license on September 23, 2011, 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 CURTIS'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. 389820 issued to CURTIS is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED that CURTIS shall immediately return Idaho Non-resident Insurance Producer License No. 389820 to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

DATED this 20<sup>th</sup> day of April, 2015.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



THOMAS A. DONOVAN  
Acting 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**

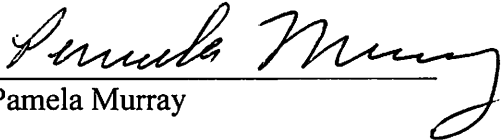
I HEREBY CERTIFY that, on this 20<sup>th</sup> day of April, 2015, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NON-RESIDENT INSURANCE PRODUCER LICENSE to be served upon the following by the designated means:

Michelle Kelly Curtis  
5575 Summerlinn Way  
West Linn, OR 97068-5136

- 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

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- hand delivery
- via facsimile

  
Pamela Murray