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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:

CINDY PENMAN,
Idaho Nonresident Insurance Producer
License No. 464428

Docket No. 18-3135-16

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

The Director of the Idaho Department of Insurance (Director) has received notice of the entry of an order by the Iowa Insurance Commissioner suspending the Iowa resident insurance license issued to CINDY PENMAN (PENMAN), 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. PENMAN, at all times relevant hereto, was licensed as a resident insurance producer in the state of Iowa.

2. On or about November 4, 2015, the Insurance Commissioner for the State of Iowa entered an Order for Suspension, immediately suspending PENMAN's Iowa resident insurance producer license based on receipt of a Certificate of Noncompliance from the Iowa Department of Human Services.

3. PENMAN has been continuously licensed as an Idaho nonresident insurance producer, holding license number 464428 from the date of the initial issuance of such license on October 15, 2013, 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 suspension of PENMAN's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(2).

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Idaho Nonresident Insurance Producer License No. 464428 issued to PENMAN is hereby SUSPENDED, effective immediately, for a period of twelve (12) months from the date of this order. The Director may, in his sole discretion, terminate the suspension sooner if, upon motion from PENMAN, PENMAN shows that the cause for said suspension is corrected, PENMAN's Iowa resident insurance producer license is reinstated, and PENMAN is otherwise in compliance with title 41, Idaho Code.

DATED this 6th day of January, 2016.

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 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 1st day of January, 2016, I caused a true and correct copy of the foregoing SUMMARY ORDER SUSPENDING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE to be served upon the following by the designated means:

Cindy Penman
2140 Grand Avenue, Apt. 25
West Des Moines, IA 50265-4248

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

Cindy Penman
12421 Meredith Drive #MHB
Urbandale, IA 50398-9001

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

Continental American Insurance Company
2801 Devine Street
Columbia, SC 29205

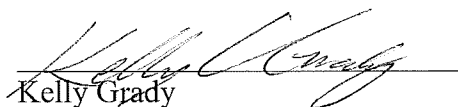
- first class mail
- certified mail
- hand delivery
- via facsimile

Reliastar Life Insurance Company
5780 Powers Ferry Road NW
Atlanta, GA 30327-4390

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

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

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- hand delivery
- via facsimile


Kelly Grady