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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:

MICHAEL VESTAL,
Idaho Nonresident Insurance Producer
License No. 444943

Docket No. 18-3326-17

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

The Director of the Idaho Department of Insurance (Director), having been apprised of the lapse of the Virginia resident insurance producer license of MICHAEL VESTAL (“VESTAL”), as further described below, and pursuant to the authority granted by Idaho Code § 41-1016(2), does hereby make the following findings and enter a Summary Order as follows:

FINDINGS OF FACT

1. According to records maintained by the National Association of Insurance Commissioners and by the Virginia State Corporation Commission, Bureau of Insurance, VESTAL was licensed as a resident insurance producer in the state of Virginia, from the

issuance of such license on April 19, 2013, until the license lapsed effective February 15, 2017, when it was administratively terminated based on VESTAL's failure to meet continuing education requirements.

2. VESTAL has not renewed his Virginia resident insurance producer license by coming into compliance with Virginia's continuing education requirements, nor has such license been otherwise reinstated.

3. The Department has not received notification from VESTAL of relicensing as a resident in any other state.

4. VESTAL has been continuously licensed as an Idaho nonresident insurance producer, holding license number 444943 from the date of the initial issuance of such license on May 2, 2013, to the present date.

CONCLUSIONS OF LAW

5. 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."

6. Based on the foregoing, the Director finds that the circumstances set forth above justify the revocation of VESTAL's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(2)(b)(ii).

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Idaho Nonresident Insurance Producer License No. 444943 issued to VESTAL is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1027(1), that VESTAL shall immediately return Idaho Nonresident Insurance Producer License No. 444943 to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

DATED this 22 day of May, 2017.

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 23rd day of May, 2017, 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:

Michael Vestal
10002 Crystal Palace Ln., Apt. 103
Spotsylvania, VA 22553-4468

- first class mail
- certified mail
- hand delivery

Homesite Insurance Company
1 Federal Street, Suite 400
Boston, MA 02110-2003

- first class mail
- certified mail
- hand delivery

Homesite Insurance Company of the Midwest
1 Federal Street, Suite 400
Boston, MA 02110-2003

- first class mail
- certified mail
- hand delivery

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Pamela Murray