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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:

HENRI-BERNARD F. COURBIN,  
Idaho Nonresident Insurance Producer  
License No. 506790

Docket No. 18-3550-18

**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 Arkansas resident insurance producer license of HENRI-BERNARD F. COURBIN (“COURBIN”), 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 Arkansas Insurance Department, COURBIN was licensed as a resident insurance producer in the state of Arkansas, from the issuance of such license on September 20, 2014, until the license lapsed due to nonrenewal effective February 1, 2018.

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

3. COURBIN has been continuously licensed as an Idaho nonresident insurance producer, holding license number 506790 from the date of the initial issuance of such license on October 24, 2014, to the present date.

### **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. Based on the foregoing, the Director finds that the circumstances set forth above justify the revocation of COURBIN'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. 506790 issued to COURBIN is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1027(1), that COURBIN shall immediately return Idaho Nonresident Insurance Producer License No. 506790 to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

DATED this 24 day of October, 2018.

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 25<sup>th</sup> day of October, 2018, 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:

Henri-Bernard F. Courbin  
 United Health Care  
 2402 Wildwood Avenue, Ste. 200  
 Sherwood, AR 72120-5093

- first class mail
- certified mail
- hand delivery

Henri-Bernard F. Courbin  
 5701 John F. Kennedy Blvd., Apt. 1501  
 North Little Rock, AR 72116

- first class mail
- certified mail
- hand delivery

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- certified mail
- hand delivery

  
 Pamela Murray