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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:

BIJAN RASHAD RICHARDS,
Idaho Nonresident Insurance Producer
License No. 539681

Docket No. 18-3552-18

**SUMMARY ORDER REVOKING
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 Director of the Nebraska Department of Insurance revoking the Nebraska resident insurance producer license issued to BIJAN RASHAD RICHARDS (“RICHARDS”), 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. RICHARDS, at all times relevant hereto, was licensed as a resident insurance producer in the state of Nebraska.

2. On or about August 29, 2018, the Director of the Nebraska Department of Insurance adopted, as a final order, the hearing officer's recommended order issued on or about the same date in Cause No. A-2115, revoking RICHARDS' Nebraska resident producer license based on findings and conclusions by the hearing officer that RICHARDS violated Nebraska law by submitting false insurance applications to an insurer in order to remain in the top tier of sales and receive a bonus.

3. RICHARDS has been continuously licensed as an Idaho nonresident insurance producer, holding license number 539681 from the date of the initial issuance of such license on August 27, 2015, 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 RICHARDS' 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. 539681 issued to RICHARDS is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1027(1), that RICHARDS shall immediately return Idaho Nonresident Insurance Producer License No. 539681 to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise,

Idaho, 83720-0043.

DATED this 5th day of November, 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 6th day of November, 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:

Bijan Rashad Richards
6322 Sprague Street
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- first class mail
- certified mail
- hand delivery
- via facsimile

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Pamela Murray