

LAWRENCE G. WASDEN
Attorney General

JUDY L. GEIER – ISB No. 6559
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4204
Facsimile: (208) 334-4298
judy.geier@doi.idaho.gov

FILED AM
NOV 07 2018
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:

LAWRENCE JAMES LINDER,
Idaho Nonresident Insurance Producer
License No. 78668,

and

L.J. LINDER & ASSOCIATES
INSURANCE SERVICES, INC.,
Idaho Nonresident Insurance Producer
Agency License No. 78669

Docket No. 18-3564-18

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

The Director of the Idaho Department of Insurance (“Director”) has received notice of the entry of an order by the California Insurance Commissioner revoking the California resident insurance agent licenses of LAWRENCE JAMES LINDER (“LINDER”) and L.J. LINDER & ASSOCIATES INSURANCE SERVICES, INC. (“L.J. & ASSOCIATES”), as further described below. Upon review of such order, and, pursuant to the authority granted by Idaho Code § 41-1016(2), the Director hereby makes the following findings and enters a Summary Order as follows:

FINDINGS OF FACT

1. LINDER, at all times relevant hereto, was licensed as a resident insurance agent in the state of California.

2. L.J. & ASSOCIATES was licensed as a resident insurance agent in the state of California until such license lapsed on October 31, 2017, due to nonrenewal.

3. On or about September 19, 2018, the California Insurance Commissioner issued an Order, in CDI File No. VA 201600500 (“California Order”), revoking the resident insurance agent licenses of LINDER and L.J. & ASSOCIATES effective October 19, 2018.

4. Such California Order adopted as binding a Stipulation and Order entered into by LINDER, L.J. & ASSOCIATES, and the California Department of Insurance, under the terms of which LINDER and L.J. & ASSOCIATES agreed to revocation of their licenses but neither admitted nor denied allegations that they submitted falsified insurance documents to an insurance broker to obtain lower premium rates for clients.

5. LINDER has been continuously licensed as an Idaho nonresident insurance producer, holding license number 78668, from the date of the initial issuance of such license on August 4, 2000, to the present date.

6. L.J. & ASSOCIATES has been continuously licensed as an Idaho nonresident insurance producer, holding license number 78669, from the date of the initial issuance of such license on August 4, 2000, until such license expired effective September 1, 2018.

CONCLUSIONS OF LAW

7. Idaho Code § 41-1016(2)(a) 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.

8. Idaho Code § 41-1016(5) provides that the Director shall retain the authority to enforce the provisions of title 41, Idaho Code, and impose a penalty or remedy against any person even if the person's license has lapsed by operation of law.

9. Based on the foregoing, the Director finds that the circumstances set forth above justify the revocation of the Idaho nonresident insurance producer licenses of LINDER and L.J. & ASSOCIATES, pursuant to Idaho Code § 41-1016(2)(a).

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Idaho Nonresident Insurance Producer License No. 78668 issued to LINDER is hereby REVOKED effective immediately.

IT IS FURTHER ORDERED that Idaho Nonresident Insurance Producer License No. 78669 issued to L.J. & ASSOCIATES is hereby REVOKED effective immediately.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1027(1), that LINDER and L.J. & ASSOCIATES shall immediately return Idaho Nonresident Insurance Producer License Nos. 78668 and 78669, respectively, to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

DATED this 6th 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 7th day of November, 2018, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSES to be served upon the following by the designated means:

Lawrence James Linder
L.J. Linder & Associates Insurance Services, Inc.
1865 Herndon Avenue, Ste. K
Clovis, CA 93611-6163

- first class mail
- certified mail
- hand delivery

Lawrence James Linder
8663 E. Los Altos Avenue
Clovis, CA 93619-9021

- first class mail
- certified mail
- hand delivery

L.J. Linder & Associates Insurance Services, Inc.
1865 Herndon Avenue, Ste. K – Stop 401
Clovis, CA 93611-6163

- first class mail
- certified mail
- hand delivery

American Automobile Insurance Company
225 W. Washington Street, Ste. 1800
Chicago, IL 60606-3458

- first class mail
- certified mail
- hand delivery

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

- first class mail
- certified mail
- hand delivery



Pamela Murray