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I.S.B. No. 3873

**FILED**  
**JAN 30 2019**  
Department of Insurance  
State of Idaho  
*AM*

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

EDDIE JUNIOR BROWN, an individual  
holding Idaho Nonresident Producer License  
No. 655386,

Respondent.

Docket No. 18-3606-19

**ORDER OF DEFAULT REVOKING  
IDAHO NONRESIDENT  
PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and EDDIE JUNIOR BROWN (“RESPONDENT”), who currently holds Idaho Nonresident Producer License No. 655386, having been lawfully served the Verified Complaint and Notice of Right to Hearing, a copy of which is attached hereto as Exhibit A and incorporated herein, and having failed to file an answer thereto and having failed to request a hearing regarding said Verified Complaint; and the Director having found as a result thereof that

RESPONDENT has waived his rights regarding the opportunity for hearing; and in consideration of the above;

**IT IS HEREBY ORDERED** that Idaho Nonresident Producer License No. 655386 issued to RESPONDENT is REVOKED effective immediately.

**IT IS HEREBY FURTHER ORDERED**, pursuant to Idaho Code § 41-1027(2), that RESPONDENT shall immediately return Idaho Nonresident Producer License No. 655386 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043.

IT IS SO ORDERED.

DATED this 29 day of January, 2019.

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 of 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 you may be required to disclose this proceeding on any license application, and you may be required to report this action to any and all states in which you hold an insurance license.

## **NOTIFICATION OF RIGHTS**

This constitutes a final order of the agency. 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 it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order, or (b) an order denying a 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 a petition for judicial review to the district court does not itself stay the effectiveness or enforcement of the order under appeal.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 30<sup>th</sup> day of January, 2019, I caused a true and correct copy of the foregoing ORDER OF DEFAULT REVOKING IDAHO NONRESIDENT PRODUCER LICENSE to be served upon the following by the designated means:

Eddie Junior Brown  
10201 Parkview Lane  
Alpharetta, GA 30005-5412

- first class mail
- certified mail
- hand delivery

John C. Keenan  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

- first class mail
- certified mail
- hand delivery

  
Pamela Murray

LAWRENCE G. WASDEN  
Attorney General

JOHN C. KEENAN, ISB No. 3873  
Deputy Attorney General  
State of Idaho  
Department of Insurance  
700 W. State Street  
P.O. Box 83720  
Boise, Idaho 83720-0043  
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john.keenan@doi.idaho.gov

*Attorneys for the Department of Insurance*

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Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

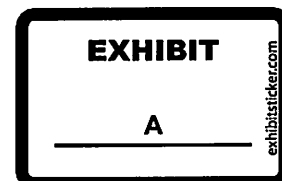
EDDIE JUNIOR BROWN, an individual  
holding Idaho Nonresident Producer License  
No. 655386,

Respondent.

Docket No. 18-3606-19

**VERIFIED COMPLAINT AND  
NOTICE OF RIGHT TO HEARING**

COMES NOW the staff of the Idaho Department of Insurance (“Department”), by and through its undersigned counsel, John C. Keenan, Deputy Attorney General, and does hereby give notice of verified allegations constituting violation(s) of Idaho law, notice that relief will be requested from the Director of the Department, and a notice of the right to contest the allegations and requested relief herein and right to hearing to:



**EDDIE JUNIOR BROWN**  
Nonresident Producer License No. 655386.

The Department alleges the following facts and violations of title 41, Idaho Code, as itemized below. The Department will present an order seeking the relief described below upon twenty-one (21) days following service of this Verified Complaint, and EDDIE JUNIOR BROWN is further notified of his right to object to the requested relief, including the basis for any objection, and to request a hearing in writing.

**JURISDICTION**

1. Jurisdiction in this matter is founded in the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including Idaho Code § 41-210, which authorizes the Director of the Department of Insurance (“Director”) to enforce the provisions of title 41 of the Idaho Code, including those governing Respondent’s activities as an insurance producer.

2. Jurisdiction is further founded in Idaho Code § 41-213, which authorizes the Department to institute such proceedings as deemed necessary for the enforcement of any provision of the Idaho Insurance Code including, but not limited to, license revocation and the imposition of administrative penalties.

3. Section 41-1016, Idaho Code, provides that the Director may suspend, revoke or refuse to issue or renew a producer’s license and may impose an administrative penalty up to one thousand dollars (\$1,000), if the Director finds that any of the causes or violations set forth in subsections 41-1016(1)(a) through (o) exist, including specifically subsections (a), (b), and (i), which prohibit:

(a) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(b) Violating any provision of title 41, Idaho Code, department rule, subpoena or order of the director or of another state’s director;

\*\*\*

(i) Having an insurance license denied, suspended or revoked in any other state, province, district or territory[.]

4. Section 41-1021(1), Idaho Code, provides that a producer shall report to the Director any administrative action taken against the producer in another jurisdiction or by another governmental agency within thirty (30) days of the final disposition of the matter.

### RESPONDENT

5. EDDIE JUNIOR BROWN (hereinafter "Brown") is a resident of the state of Georgia and holds Idaho Nonresident Producer License No. 655386, originally issued on February 21, 2018.

### FACTUAL ALLEGATIONS

#### COUNT ONE

6. Every foregoing paragraph is re-alleged herein as if set forth in full.

7. On or about February 20, 2018, Brown submitted an application to the Idaho Department of Insurance for a nonresident producer license ("Application").

8. Brown answered "no" to the Application question that asked whether Brown had ever been convicted of a misdemeanor.

9. Brown also answered "no" to the Application question that asked:

Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? "Involved" means having a license censured, suspended, revoked, canceled, terminated; or being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a licensed to resolve an administrative action .... "Involved" also means having a license, or registration application denied or the action of withdrawing an application to avoid a denial.

10. Based on Brown's representations and responses, the Application was granted and Brown was issued Idaho Nonresident Producer License No. 655386 on February 21, 2018.

11. Subsequent to issuance of a nonresident producer license to Brown, the Department learned that, on or about May 19, 2009, Brown pled guilty to and was convicted of Insurance Fraud in the Fifth Degree, a Class "A" misdemeanor, in the New York State First District Court, Suffolk County.

12. Brown was required to, but did not, disclose such criminal conviction when responding to questions in his Idaho Application.

13. Subsequent to issuance of a nonresident producer license to Brown, the Department also learned that, on or about February 2, 2011, Brown's New York insurance agent license was revoked by the New York Superintendent of Insurance in Docket No. 2010-0025-C, based on Brown's failure to disclose his criminal history in the New York license application.

14. Brown was required to, but did not, disclose such administrative action when responding to questions in his Idaho Application.

15. The Department also learned that, on or about December 11, 2017, Brown's application for a Connecticut insurance license was denied by the Connecticut Insurance Department.

16. Brown was required to, but did not, disclose such administrative action when responding to questions in his Idaho Application.

17. Brown's failure to disclose his criminal conviction and the administrative actions taken against him by the states of New York and Connecticut in response to the questions in his Idaho Application constitutes a violation of Idaho Code § 41-1016(1)(a), giving the Department cause to seek an order revoking Brown's Idaho nonresident insurance producer license.



18. The administrative actions against Brown in the states of New York and Connecticut give the Department additional cause to seek revocation of Brown's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(1)(i).

COUNT TWO

19. Every foregoing paragraph is re-alleged herein as if set forth in full.

20. On or about March 16, 2018, the State of Indiana denied Brown's application for an Indiana insurance license.

21. On or about June 1, 2018, the State of South Dakota denied Brown's application for a South Dakota insurance license.

22. On or about September 13, 2018, the State of Connecticut denied Brown's second application for a Connecticut insurance license.

23. On or about September 26, 2018, the State of Illinois denied Brown's application for an Illinois insurance license.

24. Pursuant to Idaho Code § 41-1021(1), Brown was required to, but did not, report each of the above license denials to the Department within thirty (30) days of the final disposition of the matter.

25. Brown's failure to report the license denials by the states of Indiana, South Dakota, Connecticut, and Illinois, constitute violations of Idaho Code § 41-1021(1), giving the Department cause to seek revocation of Brown's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(1)(b).

26. Such license denials by the states of Indiana, South Dakota, Connecticut, and Illinois give the Department additional cause to seek revocation of Brown's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(1)(i).

**PRAYER FOR RELIEF**

Based on the foregoing facts and allegations, the Department prays for relief as follows:

1. For an Order revoking EDDIE JUNIOR BROWN's Idaho Nonresident Producer License No. 655386; and
2. For such other and further relief as the Director deems just and necessary under the circumstances.

**NOTICE OF RIGHT TO A HEARING**

**TO: EDDIE JUNIOR BROWN:**

Pursuant to Idaho Code § 41-232A, you have the right to a hearing on this matter. In order to exercise this right, a written request for a hearing must be filed and served upon the Department within twenty-one (21) days after service of this Complaint. Failure to file and serve a written request for a hearing upon the Department within the 21-day time period shall be deemed a waiver of the opportunity for a hearing and to contest the allegations in the Complaint, pursuant to Idaho Code § 41-232A(2).

Any written request for a hearing shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

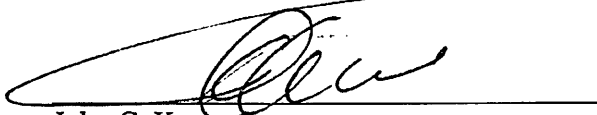
A copy shall also be provided to the Department's counsel, John C. Keenan, Deputy Attorney General, in this matter at the following address:

John C. Keenan  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

In lieu of a hearing, this matter may be resolved by negotiation, stipulation, agreed settlement, or consent order, pursuant to Idaho Code § 67-5241. Should you wish to discuss these options, please contact the undersigned deputy attorney general. If you fail to submit a timely written response to the allegations within 21 days of the service of this Complaint, a final order will be entered imposing the relief described above.

DATED this 4<sup>th</sup> day of January, 2019.

STATE OF IDAHO  
OFFICE OF THE ATTORNEY GENERAL

A handwritten signature in black ink, appearing to read "J. Keenan", is written over a horizontal line.

John C. Keenan  
Deputy Attorney General  
Attorneys for Idaho Department of Insurance

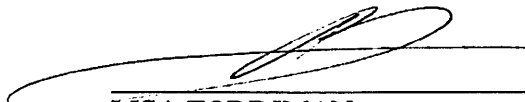
VERIFICATION

STATE OF IDAHO    )  
                          : ss.  
County of Ada        )

LISA TORDJMAN, for the Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

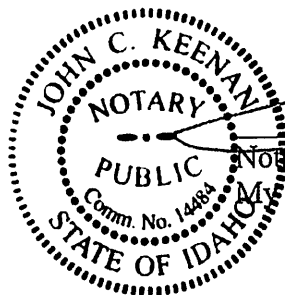
I have read the foregoing Verified Complaint and Notice of Right to Hearing and know the contents thereof, and the same are true to the best of my knowledge and belief and based on the records of the Department.


DATED this 4<sup>th</sup> day of January, 2019.



LISA TORDJMAN  
Supervisor, Producer Licensing  
Idaho Department of Insurance

SUBSCRIBED AND SWORN to before me this 4<sup>th</sup> day of January, 2019.



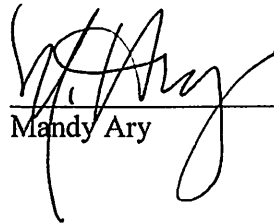
  
\_\_\_\_\_  
Notary Public for Idaho  
My commission expires on 30 OCT 2019

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 4<sup>th</sup> day of January, 2019, I caused a true and correct copy of the foregoing VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING to be served upon the following by the designated means:

Eddie Junior Brown  
10201 Parkview Lane  
Alpharetta, GA 30005-5412

- first class mail
- certified mail
- hand delivery

  
\_\_\_\_\_  
Mandy Ary