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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:

NICHOLAS H. GARROW,  
Idaho Nonresident Insurance Producer  
License No. 132856

Docket No. 18-3650-19

**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 Oregon resident insurance producer license of NICHOLAS H. GARROW (“GARROW”), 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 Oregon Insurance Commissioner, GARROW was licensed as a resident insurance producer in the state of Oregon from the issuance of such license on September 30, 1990, until the license lapsed effective March 31, 2018, due to nonrenewal.

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

3. GARROW has been continuously licensed as an Idaho nonresident insurance producer, holding license number 132856 from the date of the initial issuance of such license on January 18, 2006, 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 GARROW'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. 132856 issued to GARROW is hereby REVOKED, effective immediately.

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-1027(1), that GARROW shall immediately return Idaho Nonresident Insurance Producer License No. 132856 to the Idaho Department of Insurance at the following address: 700 West State Street, P.O. Box 83720, Boise, Idaho, 83720-0043.

DATED this 20 day of May, 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 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 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 motion for reconsideration within twenty-one (21) days of its receipt, or the motion 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 or orders previously issued in this case may file a petition for judicial review 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.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 20<sup>th</sup> day of May, 2019, 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:

Nicholas H. Garrow  
851 SW 6<sup>th</sup> Avenue, Ste. 385  
Portland, OR 97204-1339

- first class mail
- certified mail
- hand delivery

Nicholas H. Garrow  
7700 SW Fairway Drive  
Wilsonville, OR 97070-6749

- first class mail
- certified mail
- hand delivery

Safety National Casualty Corporation  
1832 Schuetz Road  
St. Louis, MO 63146-3540

- first class mail
- certified mail
- hand delivery

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P.O. Box 83720  
Boise, ID 83720-0043

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Pamela Murray