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RECEIVED

AUG 20 2009

UTAH STATE  
INSURANCE DEPT

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

CHAD THOMAS RUMFELT  
644 S. Lakeshore Blvd.  
Lake Wales, FL 33853-4219  
License No. 259668

**STIPULATION  
&  
ORDER**

Docket No. 2009-113 PL

Enf. Case No. 2395

**STIPULATION**

1. Respondent, Chad Thomas Rumfelt, is an insurance agent residing in the State of Florida and licensed as a non-resident insurance agent in the State of Utah, holding License No. 259668.

2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:

a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;

b. Respondent admits the Findings of Fact and Conclusions made therefrom;

c. Respondent stipulates to the summary entry of the Order herein which shall be

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in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to his rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 20<sup>th</sup> day of August, 2009.

  
CHAD THOMAS RUMFELT

  
UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. On or about December 30, 2008, Respondent's insurance agent's license was revoked in the State of South Dakota.

2. Respondent failed to notify the commissioner of the action taken by the South Dakota Department of Revenue and Regulation, Division of Insurance within 30 days said action became final.

3. The Utah Insurance Department previously issued a Private Letter of Admonition to the Respondent in November 2008, for failing to timely report an action taken against his insurance agent's license by the Indiana Insurance Department.

4. Respondent moved from the State of New York to the State of Florida in November 2008, and failed to notify the commissioner of a change of address within 30 days of such change.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

**CONCLUSIONS OF LAW**

1. In failing to notify the commissioner of an action taken against his insurance agent's license by another state within 30 day said action became final, Respondent violated Utah Code Annotated § 31A-23a-105(2).

2. In failing to immediately report the revocation of his insurance agent's license in another state, Respondent violated Utah Code Annotated § 31A-23a-107(a)

3. In failing to notify the commissioner of a change of address within 30 days of such change, Respondent violated Utah Code Annotated § 31A-23a-412(1).

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

**ORDER**

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$500.00, to be paid within 30 days of the date of this Order.

2. Respondent's insurance agent's license is placed on probation for a period of 12 months beginning with the date of this Order. The terms of said probation are that the Respondent shall have no further violations of the Utah Insurance Code or Rules or of any order of the commissioner.

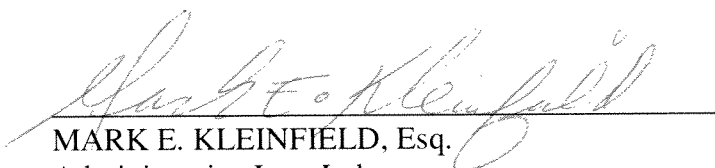
**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 20<sup>th</sup> day of August, 2009.

D. KENT MICHIE  
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.

Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

CERTIFICATE OF MAILING

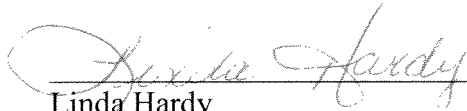
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

Chad David Rumfelt  
644 Lakeshore Blvd.  
Lake Wales, FL 33853-4219

DATED this 24<sup>th</sup> day of August, 2009.



Linda Hardy

Court Clerk

Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901

**UTAH  
Invoice**

Printed Date: August 24, 2009

Invoice Date: August 20, 2009  
Balance Due: \$0.00  
Due Date: September 24, 2009  
Invoice ID: 426997

RUMFELT CHAD THOMAS  
C/O RAMSGATE INSURANCE INC  
250 E PARK AVE  
LAKE WALES FL 33853-3706

<b>Item Description</b>	<b>Amount</b>
Monetary Penalty Individual	\$500.00
<b>Original Amount Due</b>	<b>\$500.00</b>
<b>Payments Received</b>	
8/20/2009 Check	\$500.00
<b>Balance Due</b>	<b>\$0.00</b>

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**UTAH  
Invoice**

Printed Date: August 24, 2009

Invoice Date: August 20, 2009  
Balance Due: \$0.00  
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Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901