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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

REBA N. BROOKS  
P.O. Box 1017  
Lawrenceville, GA 30046  
License No. 83557

**STIPULATION AND ORDER**

Docket No. 2010-047 LC

Enf. Case No. 2461

RECEIVED

MAR 15 2010

UTAH STATE  
INSURANCE DEPT

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**STIPULATION**

1. Respondent, Reba N. Brooks is a licensed insurance agent in the State of Utah, holding License No. 83557.
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

*Paid \$500 T. 451616*

shall be 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 her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her 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 her rights set forth herein.

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

DATED this 12 day of March, 2010.



REBA N. BROOKS



UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon  
Assistant Attorney General

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

**FINDINGS OF FACT**

1. The Producer Licensing Division received notice from the National Association of Insurance Commissioners (NAIC), regarding the Missouri Insurance Department's May 29, 2009 administrative action against the license of Respondent. As a result of a Market Conduct referral, the following facts were found to exist.

2. The Respondent Reba N. Brooks is a resident of Georgia residing at 1388 Chrisitana Drive, Lawrenceville, GA 30243.

3. A Private Letter of Admonition was issued by the Department on April 7, 2009 to the Respondent for her failure to report an October 2008 administrative action taken against her license by the State of Virginia.

4. In her April 7, 2009 letter to the Department, Respondent acknowledges receipt of the Private Letter of Admonition and makes the statement that she understands she is to "report any violation or revocation that occurs against me within a thirty day period."

5. The action taken against Respondent in Missouri was due in part to her failure to report within 30 days the action taken against her in Virginia.

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

### **CONCLUSIONS OF LAW**

1. Utah Code Ann. §31A-23a-105(2) (West 1009) requires a licensed individual to report to the Commissioner any administrative action taken against that individual's license in another jurisdiction within 30 days of the final disposition of the administrative action.

2. By failing to report that administrative action taken in Virginia and Missouri, Respondent violated Utah Code Ann. § 31A-23a-105a(2).

3. An administrative forfeiture of \$500.00 and probation for a term of 12 months is appropriate under the circumstances.

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 Reba N. Brooks is assessed an administrative forfeiture in the amount of \$500.00 to be paid to the Utah Department of Insurance within thirty days of issuance of this Order.

2. Respondent Reba N. Brooks is placed on probation for a period of 12 months beginning from the date of this Order. The terms of probation are that Respondent shall pay the administrative forfeiture in a timely manner and shall have no further violations of the Utah Insurance Code or Rules or any order by 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 \$2,500.00 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 29 day of March, 2010.

NEAL T. GOOCH  
Acting Insurance Commissioner



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

## CERTIFICATE OF MAILING

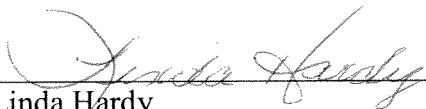
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

### STIPULATION & ORDER

To the following:

Reba N. Brooks  
P.O. Box 1017  
Lawrenceville, GA 30046

DATED this 30<sup>th</sup> day of March, 2010

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

**UTAH  
Invoice - Original**

Printed Date: March 15, 2010  
Invoice Date: March 15, 2010  
Balance Due: \$500.00  
Due Date: April 19, 2010  
Invoice ID: 451616  
Payor ID: 9767

*paid 3/16/10  
KT*

BROOKS REBA N  
SAVICH INSURANCE SERVICES INC  
PO BOX 1017  
LAWRENCEVILLE GA 30046

<b>Item Description</b>	<b>Amount</b>
3/15/2010 Monetary Penalty Company E-Case 2461 Docket 2010-047 LC	\$500.00
<b>Original Amount Due</b>	<u>\$500.00</u>

**UTAH  
Invoice - Original**

Invoice Date: March 15, 2010  
Balance Due: \$500.00  
Due Date: April 19, 2010  
Invoice ID: 451616  
Payor ID: 9767  
Payor Name: BROOKS, REBA N

Make checks payable to: Utah Insurance Department

Send payment to:

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