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State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 538-3872

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT:	:	NOTICE OF INFORMAL ADJUDICATIVE PROCEEDING AND ORDER
UTAH INSURANCE DEPARTMENT	:	
RESPONDENT:	:	FAILURE TO PAY FEE
Stephen A. Freidin	:	DOCKET No. <u>2009-121 LC</u>
Morgan Stanley	:	
568 Lincoln Ave	:	
Winnetka, IL 60093	:	Enf. Case No. <u>2512</u>
License No. 254484	:	

The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Annotated (U.C.A.) §§ 31A-2-101 and 63-46b-3 and Utah Administrative Code (U.A.C.) Rule R590-160. Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

FINDINGS OF FACT

1. Respondent is an insurance producer authorized to do the business of insurance in the State of Utah holding license number 254484.
2. Respondent was assessed a paper processing fee in the amount of \$25.00 pursuant to U.A.C. Rule R590-102-12(2) on February 22, 2007, that was due on March 29, 2007.
3. Respondent failed to pay the paper processing fee when due.

4. Respondent was notified of the past-due fee, and was sent a third invoice on or about April 21, 2009, by certified mail. As of the date of this action, Respondent has failed to pay the fee assessed.

Having entered his Findings of Fact, the Commissioner now enters his:

CONCLUSION OF LAW

1. In failing to pay the paper processing fee when due, Respondent violated U.A.C. Rule R590-102-12(2).

2. Pursuant to U.C.A. § 31A-2-308(1)(b)(i), when a licensee violates an Insurance Department Rule, the commissioner may assess an administrative forfeiture of up to \$2,500.00 per violation.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

ORDER

IT IS HEREBY ORDERED:

1. Respondent shall pay an administrative forfeiture in the amount of \$100.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

2. Respondent shall also pay the paper processing fee in the amount of \$25.00, in addition to the forfeiture assessed herein. Said payment shall be made no later than ten (10) days after the date this Order becomes final.

3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, State Office Building, Room 3110, P.O. Box 146901, Salt Lake City, Utah 84114-6901, Telephone Number (801) 538-3800. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

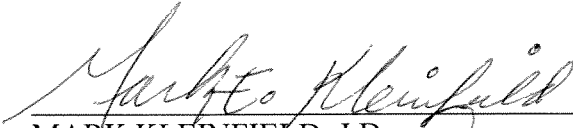
You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license and the filing of an action to enforce this Order in District Court, which may impose forfeitures 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.

Questions regarding this Adjudicative Proceeding should be directed to Tara Buehner, at the Utah Insurance Department (801) 538-3290.

DATED THIS 15 day of September, 2009.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK KLEINFELD, J.D.
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:

NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER

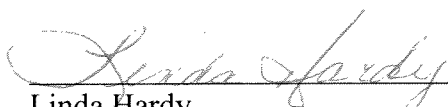
FAILURE TO PAY FEE

To the following:

Stephen A. Freidin
Attn: Morgan Stanley
568 Lincoln Ave.
Winnetka, IL, 60093

Morgan Stanley
Attn: Agent Licensing
568 Lincoln Ave.
Winnetka, IL, 60093

DATED this 15th day of September, 2009.



Linda Hardy

Court Clerk

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

UTAH
Invoice - Original

Printed Date: September 15, 2009
Invoice Date: September 15, 2009
Balance Due: \$100.00
Due Date: October 10, 2009
Invoice ID: 427479
Payor ID: 141883

FREIDIN STEPHEN A
C/O MORGAN STANLEY
568 LINCOLN AVE
WINNETKA IL 60093

Item Description	Amount
9/15/2009 Monetary Penalty Individual	\$100.00
E-Case 2512 Docket 2009-121 LC	
Original Amount Due	\$100.00

UTAH
Invoice - Original

Invoice Date: September 15, 2009
Balance Due: \$100.00
Due Date: October 10, 2009
Invoice ID: 427479
Payor ID: 141883
Payor Name: FREIDIN, STEPHEN A

Make checks payable to: Utah Insurance Department

Send payment to:

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

**UTAH
Invoice**

Printed Date: September 15, 2009

Invoice Date: February 22, 2007
Balance Due: \$25.00
Due Date: March 29, 2007
Invoice ID: 325526

FREIDIN STEPHEN A
C/O MORGAN STANLEY
568 LINCOLN AVE
WINNETKA IL 60093

Item Description	Amount
E-commerce Technology Individual	\$5.00
Individual Application	\$72.00
Producer Paper Application Processing	\$25.00
Original Amount Due	<u>\$102.00</u>
Payments Received	
2/22/2007 Check	\$77.00
Balance Due	<u>\$25.00</u>

**UTAH
Invoice**

Printed Date: September 15, 2009

Invoice Date: February 22, 2007
Balance Due: \$25.00
Due Date: March 29, 2007
Invoice ID: 325526

Make checks payable to: Utah Insurance Department

Send payment to:

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