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UTAH STATE  
INSURANCE DEPT

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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

MATTHEW STEVEN BOWMAN  
2076 Ashdown Lane  
Draper, UT 84020  
License No. 335227

**STIPULATION AND ORDER**

Docket No. 2010-051 LC

Enf. Case No. 2610

**STIPULATION**

1. Respondent, Matthew Steven Bowman is a licensed insurance agent in the State of Utah, holding License No. 335227.

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 \$250. Inv 454993*

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 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 purpose of disposition of the matter entitled herein.

DATED this 22 day of MARCH, 2010.

  
\_\_\_\_\_  
MATTHEW STEVEN BOWMAN

  
\_\_\_\_\_  
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 November 27, 2009, Respondent Matthew Steven Bowman applied for a resident individual producer license.
2. Respondent failed to disclose at the time of his application a an April 2004 criminal action taken against him..
3. A background check revealed that in April 2004, Respondent was charged with disturbing the peace in a hotel when he and some friends became loud while watching a basketball tournament and were later escorted from the hotel by hotel staff and security. Respondent subsequently pled guilty to the charge, spent one day in jail and paid a \$166.00 fine.
4. When contacted by the Department, the Respondent admitted the above action but stated he thought the record had been expunged.
5. Respondent's application for license was approved based on Respondent's agreement to this action.

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 2009) requires and applicant for license to report to the commissioner a criminal prosecution taken against the person in any jurisdiction.
2. By failing to disclose the above misdemeanor charge and conviction, the Respondent

violated Section 31A-23a-105(2).

3. An administrative forfeiture of \$250.00 and probation for a period 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 Matthew Steven Bowman is assessed an administrative forfeiture of \$250.00 to be paid to the Utah Insurance Department within 30 days of issuance of this Order.

2. Respondent Matthew Steven Bowman is placed on probation for a period of 12 months commencing with 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 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 \$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.

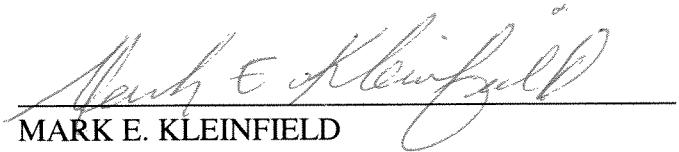
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You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

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:

Matthew Steven Bowman  
2076 Ashdown Lane  
Draper, UT 84020

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**

Printed Date: March 25, 2010

Invoice Date: March 25, 2010  
Balance Due: \$250.00  
Due Date: April 29, 2010  
Invoice ID: 454993

BOWMAN MATTHEW STEVEN  
2076 ASHDOWN LANE  
DRAPER UT 84020

<b>Item Description</b>	<b>Amount</b>
Monetary Penalty Individual	\$250.00
<b>Original Amount Due</b>	<u>\$250.00</u>

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**UTAH  
Invoice**

Printed Date: March 25, 2010

Invoice Date: March 25, 2010  
Balance Due: \$250.00  
Due Date: April 29, 2010  
Invoice ID: 454993

Make checks payable to: Utah Insurance Department

Send payment to:

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

**Detach and Return with Payment**