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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

UTAH INSURANCE DEPARTMENT, Complainant, v. FUTURITY FIRST INS. GROUP, INC. 101 Centerpoint Drive, Suite 208 Middleton, CT 06457 License # 300863 and CORBY HANSEN 2489 Pine Meadow Pl. Taylorsville, UT 84129 License # 212917 Respondents.	**STIPULATION AND ORDER** Docket No. 2015-155 LC Enf. Case No. 3712 Judge Gregory Soderberg Administrative Law Judge

STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, Perri

Ann Babalis, Utah Assistant Attorney General, and Futurity First Insurance Group, Inc. and Corby Hansen ("Respondents"), by and through Gregory Bolton, General Counsel for Senior Market Sales, hereby stipulate and agree as follows:

1. Respondent, Futurity First Insurance Group, Inc., is a Non-Resident Producer licensed in Utah. Respondent's business address is 101 Centerpoint Drive, Suite 208, Middleton, CT 06457. Respondent's license number is 300863.

2. Respondent, Corby Hansen is a Resident Producer licensed in Utah. Respondent's address is 2489 Pine Meadow Pl., Taylorsville, UT 84129. Respondent's license number is 212917.

3. The Department has jurisdiction over the parties and subject matter of this administrative action.

4. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-4-201; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Section 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

5. Respondent knows of its right to be represented by legal counsel and waives this right by either having sought the advice of legal counsel or by having voluntarily chosen not to do so.

6. This signed Stipulation, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

7. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.

8. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

9. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

10. Respondents enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

11. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 29 day of January, 2016.

JOHN HAVER, Authorized Representative
FUTURITY FIRST INSURANCE GROUP, INC.

Dated this 29th day of January, 2016,

CORBY HANSEN, Respondent

Dated this 1st day of February, 2016.

PERRI ANN BABALIS
Assistant Attorney General

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

FINDINGS OF FACT

1 Based on a referral made to the Market Conduct Division, an audit/investigation was commenced by the Department on Futurity First Insurance Group, Inc. The investigation revealed the following:

(a) Respondents advertised Medicare Informational Workshops and utilized *Workshop Surveys* as a method of gaining contact with potential enrollees/clients;

(b) Respondents' marketing materials implied that it had the Department's approval or endorsement;

(c) Respondents failed to provide the Department with several pieces of information during the audit/investigation, and

(d) Respondents failed to designate agents to the agency license.

2. As a result of the audit/investigation, the Department recommended a forfeiture in the amount of $8,750.00. On December 21, 2015, Respondents agreed to the recommended penalty.

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

CONCLUSIONS OF LAW

1. Pursuant to Utah Code Section 31A-23a-302, Respondent, Futurity First Insurance Group, Inc., was required to designate all individuals to its agency license. Respondent failed to designate three individuals in violation of this provision.

2. Pursuant to Utah Code Section 31A-23a-202(6); a licensee is required to submit accurate and complete responses to the Department. Respondent failed to initially submit all marketing material during the audit and failed to provide some documents it used as marketing materials. These actions violated the insurance laws of the state of Utah.

3. Pursuant to Utah Administrative Code R590-154-8 a licensee may not state that the Department has approved or reviewed any advertising materials. Respondents violated this provision in a slide presentation where it implied Department approval of insurance product information.

4. Pursuant to Utah Code Section 31A-23a-402(1)(a)(i) a licensee may not make or cause to be made any communication that contains false or misleading information. Respondents' advertised and conducted "Medicare Informational Workshop" was used as a method of collecting potential enrollee/client information for the sale of insurance and without informing attendees that they may be contacted by an insurance agent. These actions were in violation of this statute.

5. An administrative assessment in the amount of $8,750.00 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. Respondents, Futurity First Insurance Group, Inc. and Corby Hansen, are assessed a forfeiture in the amount of $8,750.00 which shall be paid to the Department within 30 days of the date of this Order.

2. Respondents must submit all marketing materials used in the state of Utah no less than 30 days prior to use for 12 months following the date of this Order.

3. Respondent shall have no further violation of the statutes and rules described in this Order.

DATED this 1st day of February, 2016.

TODD E. KISER
Insurance Commissioner

Gregory Soderberg

GREGORY SODERBERG
Administrative Law Judge
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone (801) 530-6706

NOTIFICATION TO RESPONDENT

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to $5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to $10,000 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.

CERTIFICATE OF MAILING

The undersigned hereby certify that on this date, a true and correct copy of the STIULATION AND ORDER was mailed, postage prepaid, to the following:

JOHN HAVER, CHIEF DISTRIBUTION OFFICER
FUTURUTY FIRST INS. GROUP, INC.
8420 WEST DODGE ROAD, 5TH FLOOR
OMAHA, NE 68114

CORBY HANSEN
2489 PINE MEADOW PL.
TAYLORSVILLE, UT 84128

DATED this 1ST day February, 2016

Linda Hardy

LINDA HARDY
UTAH INSURANCE DEPARTMENT
SATE OFFICE BUILDING, ROOM 3110
SALT LAKE CITY, UT 84114-6901

UTAH
Invoice - Original

FUTURITY FIRST INS GROUP INC
101 CENTERPOINT DR STE 208
MIDDLETOWN CT 06457

Printed Date: February 1, 2016
Invoice Date: February 1, 2016
Balance Due: $8,750.00
Due Date: March 7, 2016
Invoice ID: 834408
Payor ID: 159490

Date	Item Description	Amount	
02-01-2016	Monetary Penalty Agency	$8,750.00	E-Case 3712 Docket 2015-155 LC

No Adjustments

No Payments

Balance Amount Due $8,750.00

UTAH
Invoice - Original

Make check payable to: Utah Insurance Department
Send payment to:
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

Invoice Date: February 1, 2016
Balance Due: $8,750.00
Due Date: March 7, 2016
Invoice ID: 834408
Payor ID: 159490

E-Case 3712 Docket 2015-155 LC

Detach and Return this Voucher with Payment
Payments Will Not Be Processed without Voucher