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SEP 10 2007
UTAH STATE
INSURANCE DEPT.

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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

TIFFANY N. WILLER
97 South Cedar Street
Vernal, UT 84078
License No. 208554

**STIPULATION
&
ORDER**

Docket No. 2007-09411C

Enf. Case No. 2029

STIPULATION

1. Respondent, Tiffany N. Willer, is a licensed resident insurance agent in the State of Utah, holding License No. 208554.
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 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.

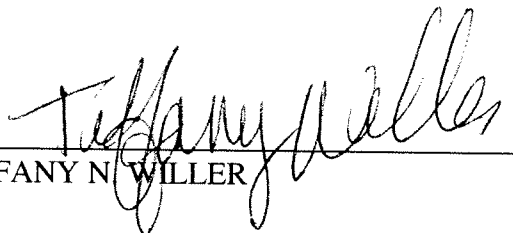
3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

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 the purpose of disposition of the matter entitled herein.

DATED this 1 day of sept, 2007.


TIFFANY N. WILLER


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. During the period from about September 2006 through March 1, 2007, Respondent on at least 14 different occasions received checks from insureds and would apply a portion to the insureds' premium and without authorization apply the remainder to her own personal insurance premium account, totaling \$2,836.85.

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

CONCLUSIONS OF LAW

1. In diverting a portion of insureds' premium payments to her own account, Respondent violated Utah Code Annotated § 31A-23a-409 and committed insurance fraud under Utah Code Annotated § 31A-23a-411.1(1)(b).

2. Respondent's actions demonstrate that she does not meet the character requirements of being competent and trustworthy to hold an insurance agent's license under Utah Code Annotated § 31A-23a-107(2).

3. Respondent's insurance agent's license should be revoked pursuant to Utah Code Annotated § 31A-23a-111(5)(b)(i), is not qualified to hold a license; -111(5)(b)(ii)(A), has violated an insurance statute; -111(5)(b)(xii), has converted monies received in the course of doing insurance business; -111(5)(b)(xv), has committed insurance fraud; and -111(5)(b)(xvi)(B), has demonstrated untrustworthiness.

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's insurance agent's license is revoked forthwith.
2. Respondent shall immediately cease doing any insurance business in the State of Utah, and shall not be an owner, officer, director, employee or agent of any person engaged in the insurance business in the State of Utah.

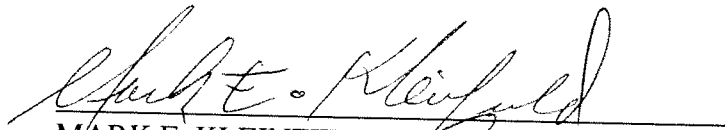
NOTIFICATION

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 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 12th day of September, 2007.

D. KENT MICHIE
INSURANCE COMMISSIONER



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