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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

**RESPONDENTS:**

MARLA M. HALL

License No. 71173

MARLA'S INSURANCE

License No. 102448

105 East 1007 South

Vernal, UT 84078

**STIPULATION  
&  
ORDER**

Docket No. 2008-101 LC

Enf. Case No. 2073

**STIPULATION**

1. Respondent, Marla M. Hall ("Hall"), is a licensed insurance agent in the State of Utah, holding License No. 71173. Respondent Marla's Insurance is a licensed insurance agency in the State of Utah, holding License No. 102448, and is owned by Respondent Hall.

2. Respondents stipulate 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. Respondents admit the Findings of Fact and Conclusions made therefrom;

c. Respondents stipulate to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondents and Complainant have negotiated the terms of the Order entered herein and Respondents agree to its entry and further agree to be bound by all its terms.

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

4. Respondents admit the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.


5. Respondents are acting herein free from any duress or coercion of any kind or nature, having been advised fully as to their rights set forth herein.

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

DATED this 18<sup>th</sup> day of August, 2008.

  
MARLA M. HALL

  
MARLA'S INSURANCE  
Marla M. Hall, Owner

  
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 or about March 19, 2008, Respondent Hall was convicted of false/fraudulent insurance claim, a 2<sup>nd</sup> degree felony and forgery, a 3<sup>rd</sup> degree felony.
2. Said convictions were based on actions of Respondent Hall in connection with the conduct of insurance business.
3. Respondent Hall is the owner and operator and named on the license of Respondent Marla's Insurance.

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

**CONCLUSIONS OF LAW**

1. Respondent's convictions demonstrate that she does not meet the character requirements to hold an insurance agent's license of being competent and trustworthy under Utah Code Annotated § 31A-23a-107(2).
2. Pursuant to 18 U.S.C. § 1033, having been convicted of a felony involving dishonesty or breach of trust, Respondent may not engage in the business of insurance in any jurisdiction in the United States of America.
3. Respondent Hall's license should be revoked pursuant to Utah Code Annotated § 31A-23a-111(5)(b)(i), is unqualified for a license; -111(5)(b)(xiv), has been convicted of a

felony; -111(5)(b)(xvii), has forged another's name to a document related to an insurance transaction; and -111(5)(b)(xxiv), has engaged in methods and practices that endanger the legitimate interests of customers and the public.

4. Pursuant to Utah Code Annotated § 31A-23a-111(5)(d), if a natural person named on an agency license commits an act that is grounds for revoking the natural person's license, the commissioner may revoke the agency license, and the commissioner should revoke the license of Respondent Marla's Insurance.

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. The insurance licenses of Respondents Marla M. Hall and Marla's Insurance are revoked forthwith.
2. Respondent's Marla's Insurance and Marla M. Hall shall immediately cease doing any insurance business in or from within the State of Utah.
3. Respondent Marla M. Hall shall not be an owner, officer, director, agent, or employee of any entity doing an insurance business in the State of Utah.

**NOTIFICATION**

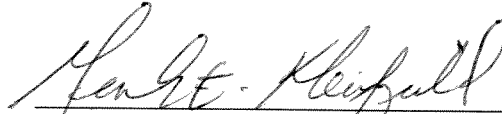
Respondents are hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 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 13 day of August, 2008.

D. KENT MICHIE  
INSURANCE COMMISSIONER



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

## CERTIFICATE OF MAILING

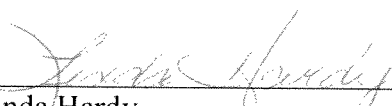
I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

### STIPULATION & ORDER

To the following:

Marla M. Hall  
&  
Marla's Insurance  
105 East 1007 South  
Vernal, UT 84078

DATED this 14<sup>th</sup> day of August, 2008.

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