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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:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

FRANCIS ARNOLD WRAGE  
73580 Agave Ln.  
Palm Desert, CA 92260  
License No. 91680

**MOTION TO DISMISS  
ADMINISTRATIVE ACTION  
AND  
ORDER**

**Docket No. 2007-130-LC**

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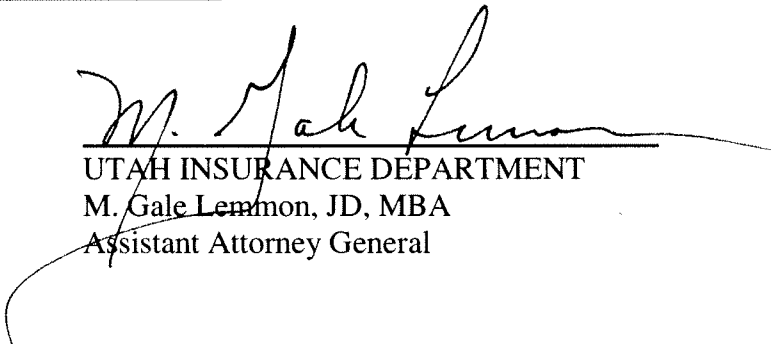
**MOTION**

Comes now, M. Gale Lemmon, Legal Counsel for Complainant, and hereby moves for dismissal of the above captioned administrative action on the following grounds:

1. Respondent has submitted an Agreement For Surrender Of License In Lieu Of Administrative Action, and said agreement and surrender has been accepted by the commissioner.

2. This matter should be dismissed in the interests of justice.

DATED this 21<sup>st</sup> day of November, 2007.

  
UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon, JD, MBA  
Assistant Attorney General

**ORDER**

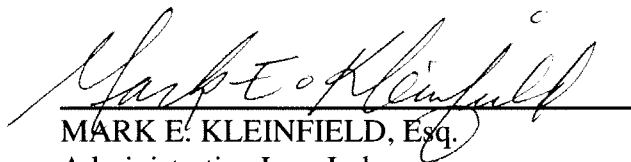
Based upon the motion of counsel, and good cause otherwise appearing, it is

**HEREBY ORDERED:**

1. The Order previously entered in this matter dated November 1, 2007, is hereby vacated and the administrative action is hereby dismissed.

DATED this 26<sup>th</sup> day of November, 2007.

D. KENT MICHIE  
INSURANCE COMMISSIONER



A handwritten signature in cursive script, reading "Mark E. Kleinfeld", is written over a horizontal line.

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



Jon M. Huntsman, Jr.  
Governor

Gary R. Herbert  
Lieutenant Governor

# State of Utah

## INSURANCE DEPARTMENT

D. Kent Michie  
Commissioner

*Gale Lemmon*

### AGREEMENT FOR SURRENDER OF LICENSE IN LIEU OF ADMINISTRATIVE ACTION

The parties to this agreement are The Utah Insurance Commissioner ("Commissioner") and Francis Arnold Wrage ("Licensee").

This agreement is entered into and is effective on the date herein noted below.

WHEREAS, the Utah Insurance Department ("Department") has commenced an investigation of the Licensee for alleged violation(s) of the Utah Insurance Code, Department rules and/or an order of the Commissioner, and

WHEREAS, the alleged violation(s) would have resulted in an administrative action being taken against the Licensee, and

WHEREAS, if proven, the alleged violation(s) would **not** have resulted in the revocation of the license(s) of the Licensee, but would have resulted in other administrative sanctions being imposed, and

WHEREAS, the Licensee desires to surrender its insurance license(s) rather than have an administrative action taken against the Licensee by the Department,

#### IT IS HEREBY AGREED:

1. The Licensee hereby surrenders its Utah insurance license(s) to the Commissioner who hereby accepts the surrender of the Licensee's license(s) effective as of the date of this agreement.

2. This surrender is in lieu of any administrative action that may have been taken against the Licensee for any violations of the Utah Insurance Code, Department rules, or an order of the Commissioner now known to the department.

3. This agreement, along with the allegations relating thereto, is reportable to the National Association of Insurance Commissioners (NAIC) and any other entity requesting

RECEIVED

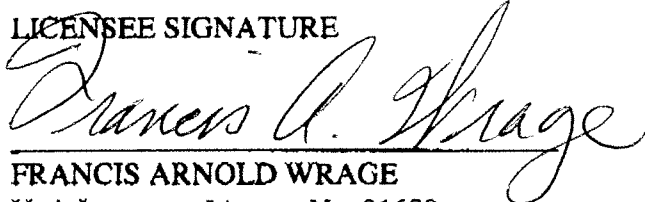
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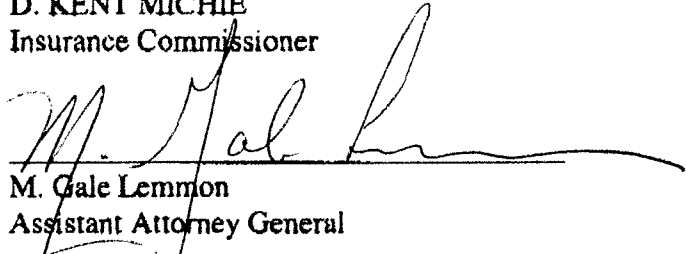
UTAH STATE  
INSURANCE DEPT.

information on the Licensee by the Department. Further, the Licensee agrees to provide information regarding this agreement to any insurance department in the United States or any of its territories when applying for an insurance license or any renewal thereof or to any insurer inquiring if any insurance department has taken action against the license of the Licensee.

4. The Licensee may not apply for any insurance license in the State of Utah within 5 years of the date of this agreement, unless specific written permission has been received from the Commissioner.

DATED this 8 day of November, 2007.

LICENSEE SIGNATURE  
  
FRANCIS ARNOLD WRAGE  
Utah Insurance License No. 91680

D. KENT MICHIE  
Insurance Commissioner  
  
M. Gale Lemmon  
Assistant Attorney General

Licenses Surrendered:  
Type: License No.:  
Non-resident Insurance Agent 91680

**UTAH  
Invoice**

Printed Date: November 27, 2007

Invoice Date: September 14, 2006  
Balance Due: \$0.00  
Due Date: October 19, 2006  
Invoice ID: 305007

WRAGE FRANCIS ARNOLD  
73580 AGAVE LN  
PALM DESERT CA 92260

| <b>Item Description</b>                       | <b>Amount</b>  |
|---|----------------|
| Producer Address Correction                   | \$35.00        |
| <b>Original Amount Due</b>                    | <b>\$35.00</b> |
| <b>Adjustments Provided</b>                   |                |
| 11/27/2007 Producer Address Correction Waived | (\$35.00)      |
| <b>Adjusted Amount Due</b>                    | <b>\$0.00</b>  |

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**UTAH  
Invoice**

Printed Date: November 27, 2007

Invoice Date: September 14, 2006  
Balance Due: \$0.00  
Due Date: October 19, 2006  
Invoice ID: 305007

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: November 27, 2007

Invoice Date: November 01, 2007  
Balance Due: \$0.00  
Due Date: November 26, 2007  
Invoice ID: 354237

WRAGE FRANCIS ARNOLD  
73580 AGAVE LN  
PALM DESERT CA 92260

| <b>Item Description</b>                       | <b>Amount</b>   |
|---|-----------------|
| Monetary Penalty Individual                   | \$100.00        |
| <b>Original Amount Due</b>                    | <b>\$100.00</b> |
| <b>Adjustments Provided</b>                   |                 |
| 11/27/2007 Monetary Penalty Individual Waived | (\$100.00)      |
| <b>Adjusted Amount Due</b>                    | <b>\$0.00</b>   |

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**UTAH  
Invoice**

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