

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
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 STATE INSURANCE DEPARTMENT

RESPONDENT:

KRISTIA MADISON BARROW
15220 Vasko Road
Silverhill, LA 36576
License No. 264459

**DEFAULT AND
DEFAULT ORDER**

Docket No. 2008-051-LC

Enf. Case No. 2204

DEFAULT

On Tuesday, August 12, 2008 at the hour of 9:00 a.m., the date and time set for the hearing on an Order to Show cause issued on July 29, 2008, the Complainant appeared by and through its counsel, M. Gale Lemmon, Assistant Attorney General. The Respondent did not appear either in person or through counsel. Therefore, pursuant to Utah Code Annotated § 63G-4-209, the Default of the Respondent is hereby entered.

DATED this 12 day of August, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD, Esq.

Presiding Officer
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

DEFAULT ORDER

The Default of the Respondent having previously been entered, the presiding officer hereby adopts the allegations in the Motion for Order to Show Cause as his Findings of Fact and Conclusions of Law, and enters the following Order:

IT IS HEREBY ORDERED:

1. The insurance license of the Respondent, Kristia Madison Barrow, is hereby revoked forthwith.
2. Respondent shall immediately cease doing any insurance business in the State of Utah.

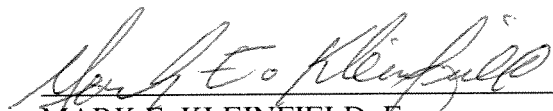
NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject her 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 12 day of August, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Presiding Officer
Utah Department of Insurance
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:

DEFAULT AND
DEFAULT ORDER

To the following:

Kristia Barrow
15220 Vasko Road
Silverhill, LA 36576

DATED this 12th day of August, 2008.


Angie Thomas Court Clerk

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