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RECEIVED
FEB 25 2009
UTAH STATE
INSURANCE DEPT.

RECEIVED
MAR 23 2009
UTAH STATE
INSURANCE DEPT.

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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

ROSS ERWIN GOODMAN
2113 Revere Way
Eagle Mountain, UT 84005
License No. 298516

**STIPULATION
&
ORDER**

Docket No. 2009-029 LC

Enf. Case No. 2339

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INSURANCE DEPT.

STIPULATION

1. Respondent, Ross Erwin Goodman, is a licensed resident insurance agent in the State of Utah, holding License No. 298516.
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

paid \$500. Inv 406047

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.

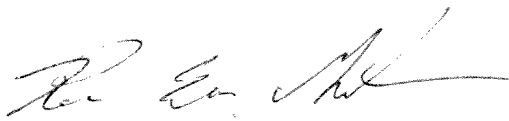
3. Respondent is aware of his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his right to such hearing and to any appeal related thereto.

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 his 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 22 day of FEBRUARY, 2009.



ROSS ERWIN GOODMAN



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 December 1, 2008, Respondent posted a classified advertisement on KSL.com soliciting applications for life insurance.
2. Said advertisement offered a “free \$40.00 gift card to a restaurant of your choice if you fill out an application with our company.”
3. Said advertisement also stated “Largest Life Insurance Company in the WORLD!”, and “Best prices – Won’t be beat”, when neither statement was true.

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

CONCLUSIONS OF LAW

1. In offering a \$40.00 gift card for filling out an application for life insurance, Respondent violated Utah Code Annotated § 31A-23a-402(a)(i), and Utah Administrative Code Rule R590-154-11.A.
2. In making statement in his advertisement which were not true, Respondent violated Utah Code Annotated § 31A-23a-402(1)(a)(i) and Utah Administrative Code Rule R590-130-6.B.

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 is assessed an administrative forfeiture in the amount of \$500.00, to be paid within 30 days of the date of this Order.

2. Respondent's insurance agent's license is placed on probation for a period of 12 months beginning with the date of this Order. The terms of probation are that Respondent shall pay the forfeiture assessed herein in a timely manner and shall have no further violations of the Utah Insurance Code or Rules or of any order of the commissioner.

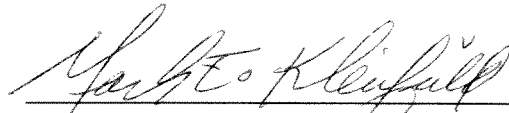
NOTIFICATION

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 suspension or revocation of your license, 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 25 day of February, 2009.

D. KENT MICHIE
INSURANCE COMMISSIONER



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

**UTAH
Invoice**

Printed Date: February 25, 2009

Invoice Date: February 25, 2009
Balance Due: \$500.00
Due Date: March 23, 2009
Invoice ID: 406047

GOODMAN ROSS ERWIN
PRIMERICA FINANCIAL SERVICES
814 NORTH 2800 WEST
LINDON UT 84042

Item Description

Monetary Penalty Individual

	Amount
	\$500.00
Original Amount Due	\$500.00

RECEIVED
MAR 23 2009
UTAH STATE
INSURANCE DEPT.

*paid in
Full
cc visa
\$500.00
UAD*

**UTAH
Invoice**

Printed Date: February 25, 2009

Invoice Date: February 25, 2009
Balance Due: \$500.00
Due Date: March 23, 2009
Invoice ID: 406047

Make checks payable to: Utah Insurance Department

Send payment to:

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

CERTIFICATE OF MAILING

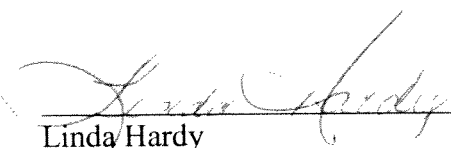
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Ross Erwin Goodwin
2113 Revere Way
Eagle Mountain, Utah 84005

DATED this 25th day of February, 2009.


Linda Hardy

Court Clerk

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

INSURANCE
3218 STATE OFFICE BLDG
SLC, UT 84114

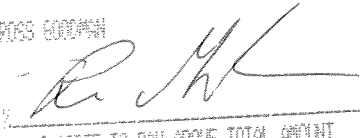
TERMINAL I.D.: 89854802

TERMINAL #: 800000098548002

UISA
XXXXXXXXXXXX6749

SALE
BATCH: 300225 INU: 1
DATE: MAR 23, 09 TIME: 13:23:03
AUTH NO: 02760B

TOTAL \$500.00

ROSS GOODMAN


I AGREE TO PAY ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT TO CREDIT VOUCHER)

Inv 406047

STATE OF UTAH INSURANCE DEPARTMENT
State Office Building - Room 3110
Salt Lake City, Utah 84114

RECEIPT

Date: 3 / 23 / 2009 25850

NAME: ROSS Erwin Goodman

Amount Received: \$500.00

FOR: Monetary Penalty

License No.: _____ Received by: Um q Owens

Check Cash Credit Card Visa Inv 406047