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## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

**COMPLAINANT:**

UTAH STATE INSURANCE DEPARTMENT

**RESPONDENT:**

CHRISTOPHER GLENN GRAFF  
2326 Verbena Cir.  
St. George, UT 84790  
License No. 222804

**DEFAULT AND  
DEFAULT ORDER**

**Docket No.** 2009-042-LC

Enf. Case No. 2372

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**DEFAULT**

On Tuesday, April 21, 2009 at 10:00 a.m., the date and time set for the Pre-hearing in this matter, the Complainant appeared by and through its counsel, M. Gale Lemmon, Assistant Attorney General; the Respondent failed to appear either in person or through counsel. Further, more than 30 days have elapsed since the mailing of the Notice of Formal Adjudicative Proceeding, and the Respondent had failed to file a Response to the Complaint. Therefore, pursuant to Utah Code Annotated § 63G-4-209, the default of the Respondent is hereby entered.

DATED this 21<sup>ST</sup> day of April, 2009.

D. KENT MICHIE  
INSURANCE COMMISSIONER

  
MARK E. KLEINFELD, Esq.

**DEFAULT ORDER**

The Default of the Respondent having previously been entered, the presiding officer hereby adopts the allegations in the Complaint 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, Christopher Glenn Graff, 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 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 21<sup>st</sup> day of April, 2009.

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:

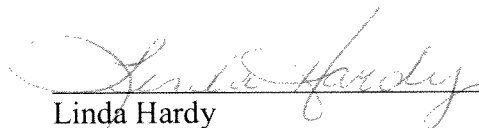
DEFAULT AND  
DEFAULT ORDER

LICENSE REVOKED

To the following:

Christopher Glenn Graff  
2326 Verbena Circle  
St. George, UT 84790

DATED this 21<sup>st</sup> day of April, 2009.



Linda Hardy

Court Clerk

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