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Telephone (801) 538-3872

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

**COMPLAINANT:**

UTAH STATE INSURANCE DEPARTMENT

**RESPONDENT:**

SCOTT RYALS

License No. 264435  
1618 Ontario Ave.  
Niagara Falls, NY 14305

528 19<sup>th</sup> Street  
Niagara Falls, NY 14301

**DEFAULT AND  
DEFAULT ORDER**

**Docket No.** 2009-132-LC

Enf. Case No. 2425

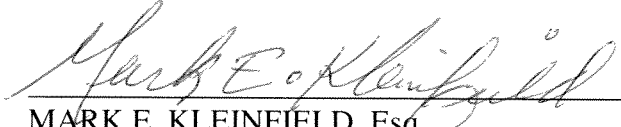
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**DEFAULT**

On Tuesday, the 10<sup>th</sup> day of November at 10:00 a.m., the date and time set for the Pre-hearing in this matter, the Complainant appeared by and through its attorney, M. Gale Lemmon, Assistant Attorney General. The Respondent failed to appear either in person or through counsel. Further, more than 30 days having elapsed since the issuance of the Complaint, and no response having been received, pursuant to Utah Code Annotated Section 63G-4-209, the Default of the Respondent is hereby entered.

DATED this 10<sup>th</sup> day of November, 2009.

D. KENT MICHIE  
INSURANCE COMMISSIONER

  
MARK E. KLEINFELD, Esq.  
Presiding Officer

**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, Scott Ryals, is hereby revoked forthwith.
2. Respondent shall immediately cease doing any insurance business in the State of Utah.

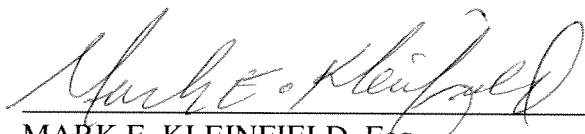
**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject him 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 10<sup>th</sup> day of November, 2009.

D. KENT MICHIE  
INSURANCE COMMISSIONER

  
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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:

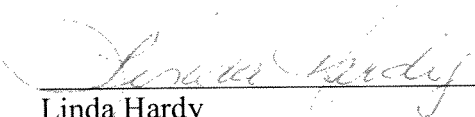
DEFAULT AND  
DEFAULT ORDER

LICENSE REVOKED

To the following:

Scott Ryals  
2108 Ferry Ave.  
Niagara Falls, NY 14301-2326

DATED this 10<sup>th</sup> day of November 2009.

  
Linda Hardy

Court Clerk

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