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

**COMPLAINANT:**

UTAH STATE INSURANCE DEPARTMENT

**RESPONDENT:**

HOWARD FARBER  
3 Huntington Quad, Ste. 400N  
Melville, NY 11747  
License No. 234790

**DEFAULT AND  
DEFAULT ORDER**

**Docket No.** 2010-025-LC

Enf. Case No. 2474

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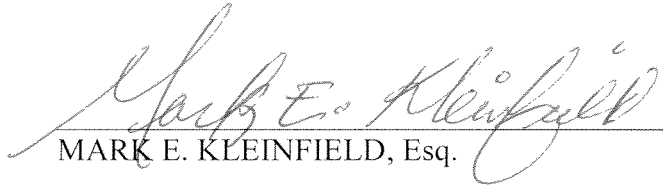
**DEFAULT**

On Tuesday, May 04, 2010, at the hour of 9:00 a.m. MDT, the time set for the hearing in this matter, the Complainant appeared by and through counsel, M. Gale Lemmon, Assistant Attorney General. The presiding officer attempted to contact the Respondent by phone at his place of employment in order to allow the Respondent to appear telephonically. The compliance officer informed the presiding officer that the Respondent was terminated from employment on April 22, 2010. Respondent failed to notify the department or to make alternative arrangements to appear at the hearing.

Having failed to appear at the hearing, the default of the Respondent is hereby entered pursuant to Utah Code Annotated Section 63G-4-209.

DATED this 11<sup>th</sup> day of May, 2010.

NEAL T. GOOCH  
ACTING INSURANCE COMMISSIONER

  
MARK E. KLEINFELD, Esq.

**DEFAULT ORDER**

The Default of the Respondent having previously been entered, the presiding officer took a proffer of evidence from M. Gale Lemmon, Assistant Attorney General, counsel for the Complainant, and 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, Howard Farber, 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 11<sup>th</sup> day of May, 2010.

NEAL T. GOOCH  
ACTING INSURANCE COMMISSIONER

  
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MARK E. KLEINFELD, Esq.

Presiding Officer  
Utah Department of Insurance  
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