

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, Utah 84114
Telephone: (801) 538-3872

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

STEPHEN LANCE BROUGH
9255 S. Redwood Rd, Suite A, Bldg. 6
West Jordan, UT 84088
License No. 335225

STIPULATION AND ORDER

Docket No. 2010-053

LC RECEIVED

Enf. Case No. 2611

MAR 11 2010

UTAH STATE
INSURANCE DEPT.

STIPULATION

1. Respondent, Stephen Lance Brough is a licensed insurance agent in the State of Utah, holding License No. 334225.
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

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.

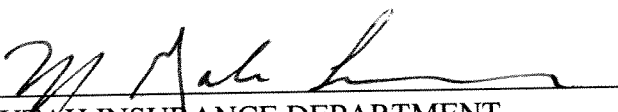
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

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 purpose of disposition of the matter entitled herein.

DATED this 7th day of March, 2010.


STEPHEN LANCE BROUGH


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 November 28, 2009, Respondent Stephen Lance Brough applied for a resident individual producer license.
2. Respondent failed to disclose at the time of his application a January 2000 criminal action taken against him.
3. A background check revealed that in January 2000, Respondent was charged with retail theft which resulted in a misdemeanor conviction and imposition of a \$200.00 fine.
4. When contacted by the Department, the Respondent admitted the above action but stated he thought the record had been expunged.
5. After this Stipulation and Order were agreed upon, Respondent's application for license was ultimately approved.

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

CONCLUSIONS OF LAW

1. Utah Code Ann. §31A-23a-105(2) (West 2009) requires and applicant for license to report to the commissioner a criminal prosecution taken against the person in any jurisdiction.
2. By failing to disclose the above misdemeanor charge and conviction, the Respondent violated Section 31A-23a-105(2).
3. An administrative forfeiture of \$250.00 and probation for a period of 12 months is

appropriate under the circumstances.

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 Stephen Lance Brough is assessed an administrative forfeiture of \$250.00 to be paid to the Utah Insurance Department within 30 days of issuance of this Order.

2. Respondent Stephen Lance Brough is placed on probation for a period of 12 months commencing with the date of this Order. The terms of probation are that Respondent shall pay the administrative forfeiture in a timely manner and shall have no further violations of the Utah Insurance Code or Rules or 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.

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You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 29 day of March, 2010.

NEAL T. GOOCH
Acting Insurance Commissioner

A handwritten signature in cursive script, appearing to read "Mark E. Kleinfeld", is written over a horizontal line.

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

CERTIFICATE OF MAILING

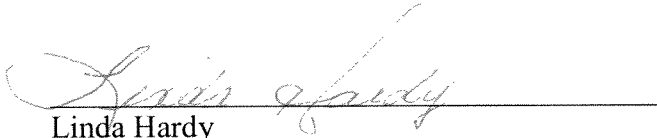
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

STIPULATION & ORDER

To the following:

Stephen Lance Brough
9255 S. Redwood Rd. Suite A, Bldg. 6
West Jordan, UT 84088

DATED this 30th day of March, 2010

A handwritten signature in cursive script, appearing to read "Linda Hardy", is written over a horizontal line.

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

**UTAH
Invoice**

Printed Date: March 30, 2010

Invoice Date: March 30, 2010
Balance Due: \$250.00
Due Date: April 25, 2010
Invoice ID: 455034

BROUGH STEPHEN LANCE
9255 S REDWOOD RD SUITE A BUILDING 6
WEST JORDAN UT 84088

Item Description	Amount
Monetary Penalty Individual	\$250.00
Original Amount Due	<u>\$250.00</u>

**UTAH
Invoice**

Printed Date: March 30, 2010

Invoice Date: March 30, 2010
Balance Due: \$250.00
Due Date: April 25, 2010
Invoice ID: 455034

Make checks payable to: Utah Insurance Department

Send payment to:

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

Detach and Return with Payment