



Insurance Department

State of Utah

GARY R. HERBERT
Governor

GREG BELL
Lieutenant Governor

NEAL T. GOOCH
Acting Insurance Commissioner

March 1, 2010

BRONSON INSURANCE AGENCY
22 West Vine Street
Tooele, UT 84074

DARRIN M. BRONSON
722 Fox Run Drive
Tooele, UT 84074

SHANNON RICHE-BRONSON
722 Fox Run Drive
Tooele, UT 84074

Re: Enclosed Stipulation & Order 2639, 2640, & 2641

Dear Mr. & Mrs. Bronson:

Enclosed is the Stipulation & Order prepared by the Assistant Attorney General to resolve this matter. Please review it and discuss it with your attorney if you wish. If you have any questions regarding this matter, please contact the investigator, Rich Grieser immediately.

If this Stipulation & Order fairly reflects the agreement you discussed with the investigator, please sign the stipulation where indicated and return it to my attention. I will then submit it to Mr. Lemmon to sign in behalf of the department; he will then submit it to the presiding officer to issue the Order. When the Order has been issued, a copy of the completed document will be sent to you.

Please return the signed Stipulation & Order to me **within 10 days** of the date of this letter. Otherwise, the department shall assume you do not wish to handle this matter by stipulation and will then proceed to issue a complaint against you.

Thank you for your cooperation in resolving this matter.

Very truly yours,

Linda Hardy
Administrative Assistant

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, UT 84114
Telephone (801) 538-3872

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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENTS:

BRONSON INSURANCE AGENCY
22 West Vine Street
Tooele, UT 84074
License No. 263206 (Lapsed)
DARRIN M. BRONSON
722 Fox Run Drive
Tooele, UT 84074
License No. 198287
SHANNON RICHE-BRONSON
722 Fox Run Drive
Tooele, UT 84074
License No. 263383

**STIPULATION
&
ORDER**

Docket No. _____

Enf. Case Nos. 2639, 2640, 2641

STIPULATION

1. Respondent Bronson Insurance Agency is an insurance agency operating in Tooele

County, Utah, previously licensed in the State of Utah, License No. 263206, which license lapsed for non-renewal on August 31, 2009.

2. Respondent Darrin M. Bronson is a licensed resident individual insurance producer in the State of Utah, License No. 198287, and is the owner of Bronson Insurance Agency.

3. Respondent Shannon Riche-Bronson is a licensed consumer service representative in the State of Utah, License No. 263383, and is the wife of Respondent Darrin M. Bronson, and working at Bronson Insurance Agency in Tooele, Utah.

4. Respondents stipulate 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. Respondents admit the Findings of Fact and Conclusions made therefrom;

c. Respondents stipulate to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondents and Complainant have negotiated the terms of the Order entered herein and Respondents agree to its entry and further agree to be bound by all its terms.

3. Respondents are aware of their right to a hearing at which they may be represented by counsel, present evidence and cross-examine witnesses. Respondents have irrevocably waived their right to such hearing and to any appeal related thereto.

4. Respondents admit the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondents are acting herein free from any duress or coercion of any kind or nature, having been advised fully as to their rights set forth herein.

6. Respondents acknowledge that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this _____ day of _____, 2010.

BRONSON INSURANCE AGENCY
Darrin M. Bronson, Owner

DARRIN M. BRONSON

SHANNON RICHE-BRONSON

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. Beginning at least September 2009 through January 2010, Respondent Bronson Insurance Agency has acted as an insurance producer without a license.

2. Respondent Shannon Riche-Bronson, who is licensed only as a consumer service representative, runs the Bronson Insurance Agency office alone, marketing insurance, taking applications, accepting insurance premiums, and otherwise acting as an insurance producer without having a license to act as such.

3. Respondent Darrin M. Bronson, works full-time in another profession and does not market insurance, meet with applicants or insureds and does not supervise the work of Respondent Shannon Riche-Bronson. However, Respondent Darren M. Bronson signs all insurance applications as the agent for applications taken by his wife, Shannon Riche-Bronson, without meeting with the applicants, attesting to the information in the applications.

4. Respondent Darrin M. Bronson submits business to A Active Insurance Agency, Inc., but is not designated on its license nor appointed by the insurers for whom he signs applications as the agent.

5. Premiums received by Respondents Bronson Insurance Agency and Shannon Riche-Bronson are not forwarded to the appropriate payee or deposited into a trust account by the close of the next business day, but are retained in the offices of Respondent Bronson Insurance Agency until they are forwarded to A Active Insurance Agency, Inc.

6. Respondents Bronson Insurance Agency, Shannon Riche-Bronson and Darrin M.

Bronson do not have in place any proper accounting records or policy files to account for the premiums received or policies written.

7. Respondent Darrin M. Bronson's license lapsed for non-compliance with continuing education requirements from June 30, 2009 and October 20, 2009. During this period, Respondent Darrin M. Bronson continued to act as an insurance agent, signing and submitting policy applications.

8. The department issued a Cease and Deist Order against the Respondents on February 1, 2009, ordering them to cease doing business under any name that is not licensed with the department, requiring Respondent Shannon Riche-Bronson to cease acting as an insurance producer when not licensed as such, ordering Respondent Darrin M. Bronson to cease acting as an agent for any agency where he was not designated on the license and for insurers that he had not appointment with and to cease submitting or signing applications where he had not met with the applicants personally.

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

CONCLUSIONS OF LAW

1. In acting as an insurance agent when not licensed as such, Respondent Shannon Riche-Bronson is violating Utah Code Annotated § 31A-23a-103(1)(a).
2. In acting as an insurance agency without a license, Respondent Bronson Insurance Agency is violating Utah Code Annotated §§ 31A-23a-103(a) and 31A-23a-301.
3. In signing applications for insurance for insureds that he has not met with and

attesting to the information in the applications, Respondent Darrin M. Bronson is providing false or misleading information in connection with an insurance policy in violation of Utah Code Annotated § 31a-23a-402(1)(a)(i).

4. In utilizing the services of an insurance producer and a consumer service representative that are not designated on its license, Respondents Darrin M. Bronson and Bronson Insurance Agency are violating Utah Code Annotated § 31A-23a-302(1).

5. In acting as an agent for insurers to whom he is not contracted, Respondent Darrin M. Bronson is violating Utah Code Annotated §§ 31A-23a-408.

6. In failing to forward premiums received to the intended payee or to deposit them into a trust account by the close of the next business day, Respondents Bronson Insurance Agency, Darrin M. Bronson, and Shannon Riche-Bronson are violating Utah Code Annotated § 31A-23a-409.

7. In failing to keep appropriate business and accounting records regarding policies sold and premiums received, Respondents Bronson Insurance Agency, Darrin M. Bronson, and Shannon Riche-Bronson are violating Utah Code Annotated § 31A-23a-412(2) and Utah Administrative Code Rule R590-170-7.

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. The insurance producer licenses of Respondents Bronson Insurance Agency, Darrin

M. Bronson and Shannon Riche-Bronson are revoked forthwith.

2. Respondents are ordered to cease doing any insurance business or acting in any capacity for which an insurance license is required in the State of Utah.

NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them 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 _____ day of _____, 2010.

NEAL T. GOOCH
ACTING 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