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

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENTS:**

AA INSURANCE LLC  
License No. 316020

TRENT D. FERGUSON  
License No. 204618

675 East Union Square  
Sandy, UT 84070

**STIPULATION  
&  
ORDER**

**Docket No.** 2010-150-PC

Enf. Case No. 2668

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**STIPULATION**

1. Respondent AA Insurance LLC (“AA Insurance”), is a licensed insurance agency in the State of Utah, holding License No. 316020. Respondent Trent D. Ferguson (“Ferguson”), is a licensed resident insurance producer in the State of Utah, holding License No. 204618, and is a member and manager of and is designated on the license of Respondent AA Insurance.
2. 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 agrees 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 5<sup>th</sup> day of November, 2010.

  
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AA INSURANCE LLC  
Trent D Ferguson, Manager

  
\_\_\_\_\_  
TRENT D. FERGUSON

  
\_\_\_\_\_  
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. Respondent AA Insurance was originally licensed as AA Financial & Insurance, LLC on May 5, 2009, by Respondent Ferguson.

2. Respondents Ferguson and AA Insurance immediately began using the name “AA Insurance LLC” on all business cards, letterhead, written communication, signage and other forms of advertising instead of the name under which Respondent AA Insurance was licensed.

3. On or about December 3, 2009, a market conduct examiner from the department visited Respondent Ferguson and advised him that Respondents are required to use the name under which they are licensed in all business cards, signage, communication and other forms of advertising, and sent a follow-up email to Respondent Ferguson advising him to make the needed corrections.

4. Respondents failed to make the corrections to the name they were using for the agency and further communication was made by the department market conduct examiner on January 21, 2010, requiring the Respondents to use the name under which it is licensed when referring to the agency in its communications with the public.

5. On January 21, 2010, Respondents changed the name of the agency on the license issued by the department from AA Financial & Insurance, LLC to AA Insurance LLC, to match the name being used on business cards, signage, and other forms of advertising.

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

**CONCLUSIONS OF LAW**

1. In using a name other than the one licensed under on business cards, letterhead, signage, written communications and other forms of advertising Respondents violated Utah Administrative Code Rule R590-154-7.A.

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

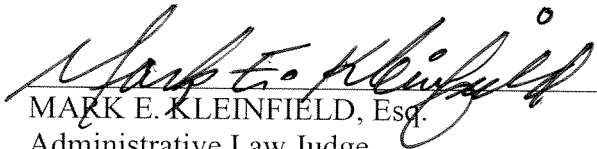
**ORDER**

IT IS HEREBY ORDERED:

1. Respondents are jointly and severally assessed an administrative forfeiture in the amount of \$650.00, to be paid within 30 days of the date of this Order.

DATED this 17<sup>th</sup> day of November, 2010.

NEAL T. GOOCH  
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

**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including additional forfeitures of up to \$2,500.00 per violation for an individual licensee and of up to \$5,000.00 per violation for other licensees, and the suspension or revocation of your licenses, 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.