

M. GALE LEMMON #4363
Assistant Attorney General
MARK L. SHURTLEFF #4666
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, Fifth Floor
P.O. Box 140874
Salt Lake City, UT 84114-0874
Telephone (801) 366-0375

**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

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 5th day of November, 2010.



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:

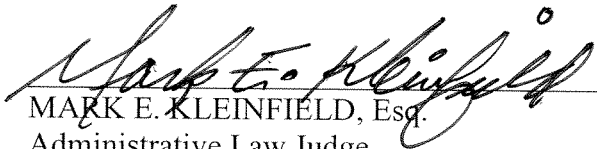
ORDER

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 17th 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.



Insurance Department

State of Utah

GARY R. HERBERT
Governor

GREG BELL
Lieutenant Governor

NEAL T. GOOCH
Acting Insurance Commissioner

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:

AA Insurance, LLC
675 East Union Square
Sandy, UT 84070

&

Trent Ferguson
675 East Union Square
Sandy, UT 84070

DATED this 17th day of November, 2010

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

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

**UTAH
Invoice - Original**

Printed Date: November 17, 2010
Invoice Date: November 17, 2010
Balance Due: \$650.00
Due Date: December 17, 2010
Invoice ID: 487265
Payor ID: 160760

AA INSURANCE LLC
675 EAST UNION SQUARE
SANDY UT 84070

Item Description	Amount
11/17/2010 Monetary Penalty Agency E-Case 2668 Docket 2010-150 PC	\$650.00
Original Amount Due	<hr/> \$650.00
Payments Received	
	<hr/> Balance Due

**UTAH
Invoice - Original**

Invoice Date: November 17, 2010
Balance Due: \$650.00
Due Date: December 17, 2010
Invoice ID: 487265
Payor ID: 160760
Payor Name: AA INSURANCE, LLC.

Make checks payable to: Utah Insurance Department

Send payment to:

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