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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

BRET E. HARDING
627 East 400 North
Lehi, UT 84043
License No. 262188

**STIPULATION
&
ORDER**

Docket No. 2011-068-LC

Enf. Case No. 2768

STIPULATION

1. Respondent, Bret E. Harding, is a resident licensed insurance agent in the State of Utah, holding License No. 262188.
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 the purpose of disposition of the matter entitled herein.

DATED this 22 day of June, 2011.


BRET E. HARDING


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 in about September 2009, Respondent began using Utah Insurance Solutions, LLC, as an organization in marketing insurance, including the creation of a web site at www.utahinsurancesolutions.com where he advertised his services under the name of Utah Insurance Solutions, and by the use of business cards using the name Utah Insurance Solutions.

2. Utah Insurance Solutions, LLC was owned and operated by Respondent, but it was not licensed as an insurance producer at the time Respondent began using it in marketing insurance, and it did not obtain a license until December 30, 2010.

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

CONCLUSIONS OF LAW

1. In using the services of an unlicensed entity in marketing insurance, Respondent violated Utah Code Annotated § 31A-23a-103(c).

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 is assessed an administrative forfeiture in the amount of \$1,000.00, to be paid as follows:

\$250.00 to be paid within 30 days following the date of this Order;
\$250.00 to be paid within 60 days following the date of this Order;
\$250.00 to be paid within 90 days following the date of this Order; and
a final payment of \$250.00 to be paid within 120 days following the date of this
Order.

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 \$2,500.00 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.

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 June, 2011.

NEAL T. GOOCH
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esc
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:

Bret E. Harding
627 East 400 North
Lehi, UT 84043

DATED this 29th day June, 2010

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

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

**UTAH
Invoice - Original**

Printed Date: June 29, 2011
Invoice Date: June 29, 2011
Balance Due: \$1,000.00
Due Date: *Nov. 29, 2011*
Invoice ID: 516012
Payor ID: 149612

HARDING BRET E
627 EAST 400 NORTH
LEHI UT 84043

Item Description	Amount
6/29/2011 Monetary Penalty Individual	\$1,000.00
E-Case 2768 Docket 2011-068 Payments of \$250.00 to be made on the 29th of each month	
Original Amount Due	\$1,000.00
Payments Received	
	Balance Due

**UTAH
Invoice - Original**

Invoice Date: June 29, 2011
Balance Due: \$1,000.00
Due Date: October 29, 2011
Invoice ID: 516012
Payor ID: 149612
Payor Name: HARDING, BRET E

Make checks payable to: Utah Insurance Department

Send payment to:

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