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

**COMPLAINANT:**

UTAH STATE INSURANCE DEPARTMENT

**RESPONDENT:**

KIMBERLY ANN SMALLWOOD  
392 E. Jefferson St.  
Scottsburg, IN 47170  
License No. 360355

**DEFAULT AND  
DEFAULT ORDER**

**Docket No. 2011-166-LC**

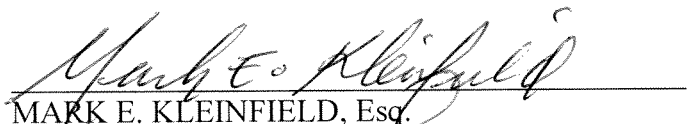
Enf. Case No. 2851

**DEFAULT**

On Tuesday, the 7<sup>th</sup> day of August, 2012, at 9:30 a.m., the date and time set for the hearing in this matter, the Complainant appeared by and through it attorney, M. Gale Lemmon, Assistant Attorney General, the Respondent failed to appear either in person or through counsel. Therefore, no response having been received from Respondent, pursuant to Utah Code Annotated Section 63G-4-209, the Default of the Respondent is hereby entered.

DATED this 9<sup>th</sup> day of August, 2012.

NEAL T. GOOCH  
INSURANCE COMMISSIONER

  
MARK E. KLEINFELD, Esq.  
Presiding Officer

**DEFAULT ORDER**

The Default of the Respondent having previously been entered, the presiding officer hereby adopts the allegations in the Motion for Order to Show Cause as his Findings of Fact and Conclusions of Law, and enters the following Order:

IT IS HEREBY ORDERED:

1. The insurance license of the Respondent, Kimberly Ann Smallwood, is hereby revoked forthwith.
2. Respondent shall immediately cease doing any insurance business in the State of Utah.


**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject her 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 9<sup>th</sup> day of August, 2012.

NEAL T. GOOCH  
INSURANCE COMMISSIONER

  
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Presiding Officer  
Utah Department of Insurance  
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