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RECEIVED

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UTAH STATE
INSURANCE DEPT.

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

DELTA FINANCIAL INSURANCE
BROKERAGE CORPORATION
579 Main Street
Bolton, MA 01740
License No. 378178

STIPULATION AND ORDER

Docket No. 2011-121 LC

Enf. Case No. 2895

STIPULATION

1. Respondent, Delta Financial Insurance Brokerage Corporation is a non-resident agency doing business in the State of Utah holding license number 378178.

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 its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its 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.

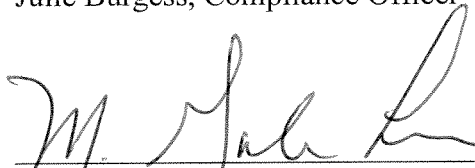
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

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

DATED this 27th day of June, 2011.



DELTA FINANCIAL INSURANCE
BROKERAGE CORPORATION
Julie Burgess, Compliance Officer



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. On or about April 4, 2011, the Producer Licensing Division discovered that the Respondent failed to report an administrative action taken against it in 2005 in the State of Georgia.

2. The central issue of the Georgia order was that the business owner, partner, officer or director had been involved in an administrative proceeding. Subsequent to submitting the application and prior to the issuance of the order, the owner relinquished ownership and an amendment to the application was submitted to the Georgia Department of Insurance detailing the change of ownership.

3. Respondent failed to disclose the above Georgia administrative action on its application for a Utah non-resident insurance license.

4. Upon contact by the Division, the Respondent's compliance officer took full responsibility for the actions and stated that the person applying for the Utah license was unaware of the Georgia administrative action.

5. Respondent agrees to an administrative forfeiture in the amount of \$500.00.

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

CONCLUSIONS OF LAW

1. Utah Code Ann. § 31A-2-202 states in part:

(4)(a) A person listed in Subsection (4)(b) shall reply promptly in writing or other designated form to a reasonable written inquiry

from the commissioner.

2. Utah Code Ann. § 31A-23a-105 states the requirements for individual and agency license issuance and renewal. The section requires that a licensed agency producer shall report to the commissioner an administrative action, within 30 days of the final disposition of the administrative action.

3. Respondent violated the above provisions when it did not report the Georgia administrative action on its Utah license application.

4. An administrative forfeiture in the amount of \$500.00 is appropriate in this matter.

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:

Respondent Delta Financial Insurance Brokerage Corporation is assessed an administrative forfeiture in the amount of \$500.00 to be paid to the Department within 30 days of the issuance of this Order.

DATED this 13th day of July, 2011.

NEAL T. GOOCH
Insurance Commissioner



MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone: (801) 538-3800

NOTIFICATION

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeiture of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 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.

CERTIFICATE OF MAILING

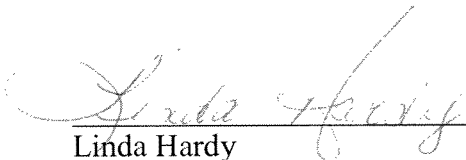
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Delta Financial Insurance Brokerage Corp.
579 Main Street
Bolton, MA 01740

DATED this 14th day of July, 2011



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

**UTAH
Invoice**

Printed Date: July 14, 2011

Invoice Date: July 12, 2011
Balance Due: \$0.00
Due Date: August 05, 2011
Invoice ID: 516170

DELTA FINANCIAL INS BROKERAGE CORPORATION
579 MAIN STREET
BOLTON MA 01740

Item Description	Amount
Monetary Penalty Agency	\$500.00
Original Amount Due	\$500.00
Payments Received	
7/12/2011 Check	\$500.00
Balance Due	\$0.00

**UTAH
Invoice**

Printed Date: July 14, 2011

Invoice Date: July 12, 2011
Balance Due: \$0.00
Due Date: August 05, 2011
Invoice ID: 516170

Make checks payable to: Utah Insurance Department

Send payment to:

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