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

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

AMERICAN NATIONAL LIFE INSURANCE  
COMPANY OF TEXAS  
ATTN: GREG GRIFFITH  
ONE MOODY PLAZA  
GALVESTON, TX 77550

UT ID No. 844

**NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER**

**Docket No.** 2011-095 HL

**Enf. Case No.** 2907

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The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Ann. § 31A-2-201 and 63G-4-201 and Utah Admin. Code R590-160.

Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

**FINDINGS OF FACT**

1. Respondent is an insurer domiciled in the State of Texas and authorized to do the business of insurance in the State of Utah, Utah Company Identification No. 844.

2. Respondent failed to properly file the annual Actuarial Certification Report electronically via SERFF on or before April 1, 2011, as required by Utah Code Ann. § 31A-29-117, Utah Admin. Code R590-220-10, and Bulletin 2007-3.

3. As of the date of this Notice of Informal Adjudicative Proceeding and Order, no response has been received and the time for response and any extensions granted has expired.

Having entered his Findings of Fact, the Commissioner now enters his:

### **CONCLUSION OF LAW**

1. In failing to timely file its annual Actuarial Certification Report, the Respondent violated Utah Code Annotated 31A-29-117 and Utah Administrative Code 590-220-10.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

### **ORDER**

#### **IT IS HEREBY ORDERED:**

1. Respondent is assessed an administrative forfeiture in the amount of \$1500.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

2. Respondent shall provide a substantive response to the Commissioner's inquiries to be received in the offices of the Utah Insurance Department no later than 10 days after the date this Order becomes final.

3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department

prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

**NOTIFICATION**

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, 160 East 300 South, Fifth Floor P.O. Box 140874, Salt Lake City, Utah 84114-0874, Telephone Number (801) 366-0375. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$5,000.00 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 \$10,000.00 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 \_\_\_\_\_ day of JUN 16 2011, 2011.

NEAL T. GOOCH  
INSURANCE COMMISSIONER



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MARK KLEINFELD, J.D.  
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:

NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER

To the following:

AMERICAN NATIONAL LIFE INSURANCE  
COMPANY OF TEXAS  
ATTN: GREG GRIFFITH  
ONE MOODY  
GALVESTON, TX 77550

DATED this 15<sup>th</sup> day of June, 2011



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 15, 2011  
Invoice Date: June 15, 2011  
Balance Due: \$1,500.00  
Due Date: July 11, 2011  
Invoice ID: 512290  
NAIC ID: 71773  
Payor ID: 844

GREG GRIFFITH  
AMERICAN NATIONAL LIFE INSURANCE OF TEXAS  
ONE MOODY PLAZA  
GALVESTON TX 77550

<b>Item Description</b>	<b>Amount</b>
6/15/2011 Monetary Penalty Company E-Case 2907 Docket # 2011-095 HL	\$1,500.00
	<hr/>
<b>Original Amount Due</b>	<b>\$1,500.00</b>
	<hr/>
<b>Payments Received</b>	<b>Balance Due</b>

**UTAH**  
**Invoice - Original**

Invoice Date: June 15, 2011  
Balance Due: \$1,500.00  
Due Date: July 11, 2011  
Invoice ID: 512290  
Payor ID: 844  
Payor Name: AMERICAN  
NATIONAL LIFE  
INSURANCE OF  
TEXAS

Make checks payable to: Utah Insurance Department

Send payment to:

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