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UTAH STATE  
INSURANCE DEPT.

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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

HUB INTERNATIONAL INSURANCE  
SERVICES INC.  
4371 Latham Street #101  
Riverside, CA 92501  
License Nos. 6823 & 395439

**STIPULATION AND ORDER**

Docket No. 2012-040 LC

Enf. Case No. 3079

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**STIPULATION**

1. Respondent, HUB International Insurance Services Inc. ("HUB") is a licensed non-resident insurance producer in the State of Utah and also holds a license as a consultant agency licensed to do business in the State of Utah, holding license numbers 6823 and 395439, respectively.

RMC.

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 14<sup>th</sup> day of February, 2012.



HUB INTERNATIONAL INSURANCE  
SERVICES INC.

Danna Baker, Chief Admin. 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 November 23, 2011, the Department initiated an investigation into a complaint that Respondent was conducting business as a Consultant Agency when it was licensed only as an insurance agency.
2. On or about November 23, 2011, the Department contacted Respondent pursuant to the complaint.
3. On or about December 1, 2011, Respondent submitted an explanation in which it stated that Respondent became aware of the need for a consultant agency license in early November, and immediately applied for and was granted a license on November 8, 2011.
4. Respondent admitted to conducting business as a consultant agency without the proper license prior to November 8, 2011. Respondent took prompt action to obtain the proper license prior to the Department contacting it.
5. Respondent was cooperative throughout the investigation and agrees to an administrative forfeiture of \$1,500.00.

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

## CONCLUSIONS OF LAW

Applicable Statutes & Rules:

1. Utah Code Ann. § 31A-23a-103(1)(a) states:

Unless exempted from the licensing requirement under Section 31A-23a-201 or 31A-23a-207, **a person may not perform, offer to perform, or advertise any service as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary in Utah without a valid individual or agency license** issued under this chapter.

2. Respondent violated the above provision when it was conducting business as a consulting agency prior to being licensed as such.

3. An administrative forfeiture in the amount of \$1,500.00 is appropriate under the circumstances of 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, HUB International Insurance Services Inc., is hereby assessed an administrative forfeiture in the amount of \$1,500.00. The forfeiture shall be paid to the Department within 30 days of issuance of this Order.

**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.

DATED this 23 day of February, 2012.

NEAL T. GOOCH  
Insurance Commissioner



MARK E. KLEINFELD  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
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