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

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

KETTLE CREEK INS., LLC  
Attn: Charles T. Bartholomae  
86 Kettle Creek Rd.  
Weston, CT 06883  
License No. 399680

**NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER**

Docket No. 2012-033 LC

Enf. Case No. 3082

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The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Annotated §§ 31A-2-201 and 63G-4-201 and Utah Administrative Code Rule 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 a non-resident insurance agency authorized to do the business of insurance in the State of Utah holding License number 399680.

2. Respondent submitted an application for an insurance agency license on November 9, 2011. In its application, Respondent answered “No” to the question “Have you ever been named or involved as a party in an administrative proceeding regarding any professional . . . license...?”

3. At the time of the submission of its application, Respondent knew that it had an administrative action taken against its insurance agency license in the State of Florida on May 19, 2011.

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

### **CONCLUSION OF LAW**

1. In submitting false information on its license application by stating it had not had an administrative action taken against a professional license when an action was taken against its insurance agency license by the State of Florida, Respondent violated Utah Code Annotated § 31A-23a-105(2) and 31A-2-202(6).

2. In providing false information on its license application, Respondent brings into question its qualification to hold an insurance agent’s license under Utah Code Annotated § 31A-23a-107(2) as being competent and trustworthy.

3. In violating insurance statutes, Respondent is subject to imposition of forfeitures of up to \$5,000.00 per violation under Utah Code Annotated § 31A-2-308, and is subject to the revocation or suspension of its license under Utah Code Annotated § 31A-23a-111(5)(b), or having its license placed on probation under Utah Code Annotated § 31A-23a-112.

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 \$250.00, to be paid within 10 days of the date this Order becomes final.

2. 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.

DATED THIS \_\_\_\_\_ day of FEB 14 2012, 2012.

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

**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 \$2,500.00 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.

CERTIFICATE OF MAILING

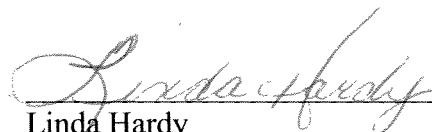
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER

To the following:

**Kettle Creek Ins., LLC**  
Attn: Charles T. Bartholomae  
86 Kettle Creek Road  
Weston, CT 06883

DATED this 16<sup>th</sup> day of February, 2012



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

**UTAH  
Invoice**

Printed Date: February 16, 2012

Invoice Date: February 16, 2012  
Balance Due: \$250.00  
Due Date: March 12, 2012  
Invoice ID: 565175

KETTLE CREEK INS AGENCY  
86 KETTLE CREEK RD  
WESTON CT 06883

<b>Item Description</b>	<b>Amount</b>
Monetary Penalty Agency	\$250.00
	<hr/>
<b>Original Amount Due</b>	\$250.00
	<hr/>
<b>Payments Received</b>	
	<hr/>
	<b>Balance Due</b>

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**UTAH  
Invoice**

Printed Date: February 16, 2012

Invoice Date: February 16, 2012  
Balance Due: \$250.00  
Due Date: March 12, 2012  
Invoice ID: 565175

Make checks payable to: Utah Insurance Department

Send payment to:

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