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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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<p><b>COMPLAINANT:</b></p> <p>UTAH INSURANCE DEPARTMENT</p> <p><b>RESPONDENTS:</b></p> <p>PETFIRST HEALTHCARE LLC One Quartermaster Court Jeffersonville, IN 47130 License Nos. 252282 &amp; 401204</p>	<p><b>STIPULATION AND ORDER</b></p> <p>Docket No. 2012-043 PC</p> <p>Enf. Case No. 3084</p>
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**STIPULATION**

1. Respondent PetFirst Healthcare LLC. (“Agency”) is a non-resident insurance producer organization and a non-resident managing general agency licensed to do business in the State of Utah holding License Nos. 252282 and 401204, respectively.

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.

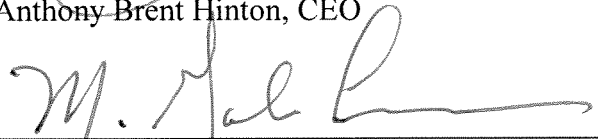
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

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 February, 2012.



PETFIRST HEALTHCARE LLC  
Anthony Brent Hinton, CEO



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. A referral from Producer Licensing Division led to an investigation where it was determined that Respondent had failed to notify the Department of administrative actions taken against it in Florida and Massachusetts.

2. On or about September 12, 2011, the Producer Licensing Division sent an inquiry to Respondent regarding the Florida action, requesting a signed statement detailing events and all supporting documentation from that state. It also stated the requirement to report such actions within 30 days of finality.

3. Because Respondent did not respond, on or about October 6, 2011, a Second & Final Notice regarding the Florida action was sent to Respondent.

4. On September 28, 2011 an inquiry regarding the Massachusetts action was emailed to Respondent.

5. On October 10, 2011 a Final Notice regarding the Florida and Massachusetts action was sent. No response was forthcoming.

6. On October 24, 2011, the investigator tried to email Respondent's point of contact and received an undeliverable reply indicating the address was not found within Respondent's email system. A call was then placed to the business telephone number. The responding individual, Christina Heaven, stated she was aware of the Florida and Massachusetts actions, but that she was unaware of the requirement to report these actions to other states. She agreed to immediately update the agency email address and provide documents relating to the administrative actions.

7. On October 28, 2011 the department investigator received documents from Respondent.

8. Respondent has agreed to an administrative forfeiture of \$800.

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-23a-105, addressing the general requirements for licensing, states in part that a licensed agency producer shall report to the commissioner an administrative action taken against that person within 30 days of the final disposition of the administrative action.

2. Utah Administrative Code R590-244-7(6)(c) states, “A licensee who fails to properly submit to and maintain with, the commissioner a valid business email address may be subject to administrative penalties.”

3. Respondent’s failure to notify the Utah commissioner (Department) of the Florida and Massachusetts administrative actions, and its failure to maintain a proper business email address with the Department violated the above provisions.

4. An administrative forfeiture in the amount of \$800.00 is appropriate under the circumstances.

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:

1. Respondent PetFirst Healthcare LLC is assessed an administrative forfeiture in the amount of \$800.00. Said forfeiture shall be paid to the Department within 30 days of the date of this Order.

DATED this 1<sup>st</sup> day of March, 2012.

NEAL T. GOOCH  
Insurance Commissioner



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

**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court which may impose penalties 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.