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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENTS:

PIONEER BAIL BONDS
License No. 321413

ANTHONY SKAATS
License No. 303366



STIPULATION AND ORDER

Docket No. 2012-112 BB

Enf. Case No. 3142

STIPULATION

1. Respondent Pioneer Bail Bonds (“Agency”) is a licensed bail bond surety company in the State of Utah, holding License No. 321413. Respondent Anthony Skaats is a

licensed bail bond producer in the State of Utah, holding License No. 303366, and is the owner of Respondent Pioneer Bail Bonds.

2. Respondents stipulate 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. Respondents admit the Findings of Fact and Conclusions made therefrom;
- c. Respondents stipulate to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and
- d. Respondents and Complainant have negotiated the terms of the Order entered herein and Respondents agree to its entry and further agree to be bound by all its terms.

3. Respondents are aware of their right to a hearing at which they may be represented by counsel, present evidence and cross-examine witnesses. Respondents have irrevocably waived their right to such hearing and to any appeal related thereto.

4. Respondents admit the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondents are acting herein free from any duress or coercion of any kind or nature, having been advised fully as to their rights set forth herein.

6. Respondents acknowledge that the issuance of this Order by the Commissioner

is solely for purpose of disposition of the matter entitled herein.

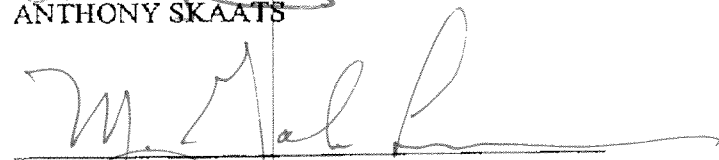
DATED this 12 day of JUNE, 2012.



PIONEER BAIL BONDS
Anthony Skaats, Owner



ANTHONY SKAATS



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 December 5, 2011, a Department Market Conduct Examiner conducted an audit of Respondent Pioneer Bail Bonds.
2. The audit determined that Respondents were not using the same disclosure form they had on file with the Department.
3. Respondents have now corrected the form violation.

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

CONCLUSIONS OF LAW

1. In using a form that had not been filed with the Utah Insurance Department, Respondents violated Utah Code Ann. § 31A-35-607 and Utah Admin. Code Rule R590-196-6.

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:

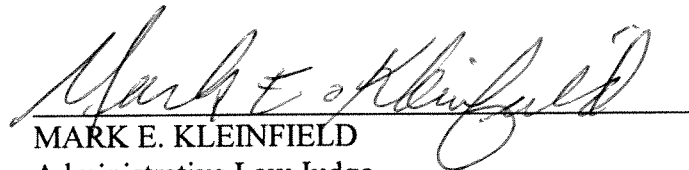
1. Respondents Pioneer Bail Bonds and Anthony Skaats are hereby jointly and severally assessed an administrative forfeiture in the amount of \$500.00. The amount of \$250.00 is stayed

pending no further violations of form filing requirements within 12 months of the date of this Order.

2. The amount of the forfeiture not stayed shall be paid to the Department within 30 days of the date of this Order.

DATED this 20th day of July, 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
Telephone: (801) 538-3800

NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including additional forfeitures of up to \$2,500.00 per violation for an individual licensee and of up to \$5,000.00 per violation for a licensed agency, and the suspension or revocation of your licenses, 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.