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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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<b>COMPLAINANT:</b>  UTAH INSURANCE DEPARTMENT	<b>STIPULATION AND ORDER</b>  Docket No. 2012-104 LC
<b>RESPONDENT:</b>  DIVERSIFIED INSURANCE GROUP 136 E South Temple, Suite 2300 Salt Lake City, UT 84111 License Nos. 238941 & 396591	Enf. Case No. 3164

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**STIPULATION**

1. Respondent, Diversified Insurance Group is a <sup>JH mlt</sup>~~non~~-resident insurance producer organization holding license number 238941. As of this date, Respondent is also licensed as a <sup>JH mlt</sup>~~non~~-resident insurance consultant organization holding license number 396591.

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;

JNC.

- 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 31 day of March, 2012.

  
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DIVERSIFIED INSURANCE GROUP  
Jeana Hutchings, Benefits Practice Leader, Partner

  
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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 15, 2011, the Department initiated an investigation into the affairs of Respondent Diversified Insurance Group.
2. On that date, Respondent was a properly licensed producer agency and its agents were licensed as individual consultants. However, Respondent was acting as a consultant organization but was not licensed as a consultant agency/organization.
3. Ms. Jeana Hutchings stated she was unaware that Respondent needed to be licensed as a consultant organization, but once informed, Ms. Hutchings took immediate action to apply for and obtain the Consultant Organization License from the Department.
4. On November 28, 2011, the Consultant Organization License, number 396591, was issued to Respondent.
5. Respondent was cooperative throughout the investigation and agrees to an administrative forfeiture in the amount 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**

1. In acting as a consultant organization without holding a Utah Insurance Consultant's license, Respondent violated Utah Code Ann. § 31A-23a-103(1)(a)

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

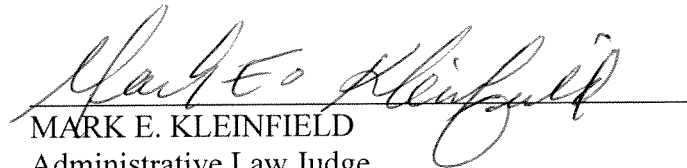
**ORDER**

**IT IS HEREBY ORDERED:**

Respondent, Diversified Insurance Group, is 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.

DATED this 21<sup>st</sup> day of June, 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**

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 \$5,000.00 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.