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UTAH STATE
INSURANCE DEPT.

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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

JULIA BLANK
3934 W. Barnes Ln.
Phoenix, AZ 85051
License No. 394946

STIPULATION AND ORDER

Docket No. 2012-148 LC

Enf. Case No. 3192

STIPULATION

1. Respondent, Julia Blank is a licensed non-resident insurance producer in the State of Utah, holding License No. 394946.

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;

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- 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 her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her 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 her 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 19th day of September, 2012.



JULIA BLANK



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 January 24, 2012, the Department was notified by the NAIC that Respondent was the subject of an administrative action in December 2011 by the State of Colorado. Colorado had denied Respondent's license application for failure to obtain a Section 1033 waiver to do business in the insurance industry.

2. On February 3, 2012, the Department's Producer Licensing Division sent a Letter of Memorandum to Respondent. The letter advised Respondent that the Department was aware of the Colorado action and requested that she provide a signed statement detailing the action along with supporting documentation regarding the action. No response was returned within the requested time of 14 days.

3. Over the next few months, the Department made six attempts to contact and obtain a response from Respondent. On June 27, 2012, Stephanie Combs, the licensing coordinator for Humana Insurance Company telephoned the MCE and requested an extension, stating that the Respondent had been out of the office.

4. On July 2, 2012, Ms. Combs emailed to the Department the Respondent's signed statement and supporting documents regarding the Colorado action, and a copy of Arizona's Director of Insurance's permission for Respondent to engage in the business of insurance..

5. Respondent agrees to an administrative forfeiture in the amount of \$500.00.

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

CONCLUSIONS OF LAW

1. By failing to disclose to the Commissioner and administrative action taken in Colorado as required, the Respondent violated Utah Code Ann. § 31A-23a-105(2).
2. By failing to respond in a timely manner and only after six attempts by the Department to obtain a written response, Respondent also violated Utah Code Ann. § 31A-2-202(4).
5. An administrative forfeiture in the amount of \$500.00 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. An administrative forfeiture in the amount of \$500.00 is hereby assessed against Respondent Julia Blank. The forfeiture shall be paid to the Commissioner within thirty days of issuance of this Order.

DATED this 3rd day of October, 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

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 \$2,500.00 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 \$10,000.00 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.