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SEP 24 2012

UTAH STATE  
INSURANCE DEPT.

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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>RESPONDENT:</b></p> <p>JULIA BLANK 3934 W. Barnes Ln. Phoenix, AZ 85051 License No. 394946</p>	<p><b>STIPULATION AND ORDER</b></p> <p>Docket No. 2012-148 LC</p> <p>Enf. Case No. 3192</p>
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**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 19<sup>th</sup> 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 3<sup>rd</sup> 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.

CERTIFICATE OF MAILING

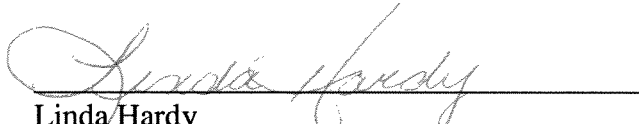
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

Julia Blank Inc.  
3934 W. Barnes Ln.  
Phoenix, AZ 85051

DATED this 3<sup>rd</sup> day October, 2012

  
Linda Hardy  
Market Conduct  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901  
801-538-3860

**UTAH  
Invoice - Original**

Printed Date: October 03, 2012  
Invoice Date: October 03, 2012  
Balance Due: \$500.00  
Due Date: November 01, 2012  
Invoice ID: 602593  
Payor ID: 1470257

BLANK JULIA  
3934 W BARNES LN  
PHOENIX AZ 85051

<b>Item Description</b>	<b>Amount</b>
10/3/2012 Monetary Penalty Individual E-Case 3192 Docket # 2012-148 LC	\$500.00
<b>Original Amount Due</b>	<u>\$500.00</u>
<b>Payments Received</b>	
	<u><b>Balance Due</b></u>

**UTAH  
Invoice - Original**

Invoice Date: October 03, 2012  
Balance Due: \$500.00  
Due Date: November 07, 2012  
Invoice ID: 602593  
Payor ID: 1470257  
Payor Name: BLANK, JULIA

Make checks payable to: Utah Insurance Department

Send payment to:

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