


License in Lieu of Administrative Action is attached hereto as Exhibit A and incorporated herein by this reference.

DATED this 13th day of August, 2013.

JOHN E. SWALLOW
Utah Attorney General


PERRI ANN BABALIS
Assistant Attorney General

ORDER

Based upon the motion of counsel, and for good cause appearing, it is

ORDERED that:

1. The administrative action captioned herein above, is hereby dismissed with prejudice.

DATED this 22 day of August, 2013.

TODD E. KISER
INSURANCE COMMISSIONER



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



Todd E. Kiser
Insurance Commissioner
Utah Insurance Department

Gary R. Herbert
Governor

Brett Barrett
Deputy Commissioner

AGREEMENT FOR SURRENDER OF LICENSE IN LIEU OF ADMINISTRATIVE ACTION

The parties to this agreement are the Utah Insurance Commissioner ("Commissioner") and Zachary B. Hancock ("Licensee").

This agreement is entered into and is effective on the date herein noted below.

WHEREAS, the Utah Insurance Department ("Department") has commenced an investigation of the Licensee for alleged violation(s) of the Utah Insurance Code, Department rules and/or an order of the Commissioner, and

WHEREAS, it is unclear whether the alleged violation(s) would have resulted in any administrative action being taken against the Licensee, and

WHEREAS, the Licensee desires to resolve the alleged allegations short of litigation;

IT IS HEREBY AGREED:

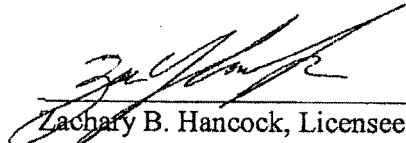
1. The Licensee hereby surrenders his Utah insurance license(s) to the Commissioner who hereby accepts the surrender of the Licensee's license(s) effective as of the date of this agreement.
2. This surrender is in lieu of any administrative action that may have been taken against the Licensee for any violations of the Utah Insurance Code, Department rules, or an order of the Commissioner now known to the Department.
3. The voluntary surrender of Licensee's license(s) is reportable to the National Association of Insurance Commissioners (NAIC). The Department and the Licensee agree to provide information regarding this agreement to any insurance department in the United States or any of its territories when applying for an insurance license or any renewal thereof or to any insurer inquiring if any insurance department has taken action against the license of the Licensee.
4. This agreement represents a final resolution to all of the allegations and each and every issue related to or arising out of the allegations set forth in the Department's Administrative

EXHIBIT A

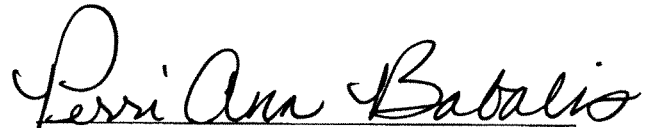
Action and Complaint against Licensee at the time the alleged facts in the Department's Complaint occurred.

5. The Licensee may not apply for any insurance license in the State of Utah within five (5) years of this agreement, unless specific written permission has been received from the Commissioner.

DATED this 9 day of July, 2013.



Zachary B. Hancock, Licensee
Utah Insurance License No.



Perri Ann Babalis
Assistant Attorney General
Attorney for the Utah Insurance
Commissioner

License Surrendered:

Type:

License No.:

CERTIFICATE OF MAILING

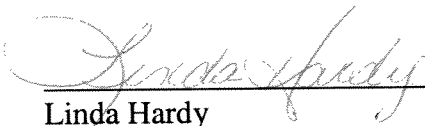
I do hereby certify that on this date mailed, by regular mail, postage prepaid a true and correct copy of the attached:

MOTION TO DISMISS
ADMINISTRATIVE ACTION
AND ORDER

To the following:

JUSTIN G. BERUBE
CRAGUN LAW FIRM, P.C.
1920 West 250 North, Suite 1
Ogden, UT 84404

DATED this 22Nd day August, 2013



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