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

**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

MICHAEL PAUL IPPOLITO  
9 MISTY CT  
SOUTH HADLEY, MA 01075

License No.: 374312

**NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER**

Docket No. 2013-050 LC

Enf. Case No. 3286

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The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Annotated §§ 31A-2-201 and 63G-4-201 and Utah Administrative Code Rule R590-160. Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

**FINDINGS OF FACT**

1. Respondent is an agent authorized to do the business of insurance in the State of Utah holding License number 374312 .
2. The Respondent failed to properly respond to an initial inquiry of the Commissioner dated February 19, 2013.

3. The Respondent was required, by first class letter dated February 19, 2013, to the mailing/business address on record, to provide a substantive response to the Commissioner's initial inquiry on or before March 2, 2013.

4. The Respondent was required, by first class letter dated March 7, 2013, to the resident address on record, to provide a substantive response to the Commissioner's initial inquiry on or before March 21, 2013.

5. As of April 1, 2013, no response from the Respondent has been received.

6. As of the date of this Notice of Informal Adjudicative Proceeding and Order, no response has been received and the time for response and any extensions granted has expired.

Having entered his Findings of Fact, the Commissioner now enters his:

#### **CONCLUSION OF LAW**

1. In failing to submit a timely response to an inquiry from the Commissioner, the Respondent violated U.C.A. Subsection 31A-2-202(4).

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

#### **ORDER**

#### **IT IS HEREBY ORDERED:**

1. Respondent is assessed an administrative forfeiture in the amount of \$500.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

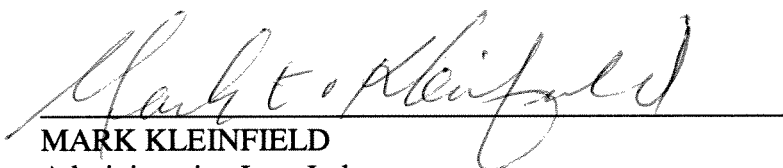
2. Respondent shall provide a substantive response to the Commissioner's inquiries to be received in the offices of the Utah Insurance Department no later than ten (10) days after the date this Order becomes final.

3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

Questions regarding this Adjudicative Proceeding should be directed to Cathy Burton, 801-537-9113.

DATED this 23<sup>rd</sup> day of April, 2013.

TODD E. KISER  
INSURANCE COMMISSIONER



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

**NOTIFICATION**

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, 160 East 300 South, Fifth Floor, P.O. Box 140874, Salt Lake City, Utah 84114-0874, Telephone Number (801) 366-0375. Failure to request a

hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$2,500.00 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.

CERTIFICATE OF MAILING

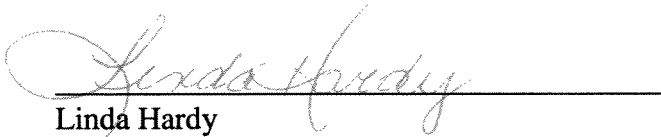
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING  
AND ORDER

To the following:

**Michael Paul Ippolito**  
9 Misty Ct  
South Hadley, MA 01075

DATED this 23<sup>rd</sup> April, 2013

A handwritten signature in cursive script, reading "Linda Hardy", is written over a solid horizontal line.

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: April 23, 2013  
Invoice Date: April 23, 2013  
Balance Due: \$500.00  
Due Date: May 18, 2013  
Invoice ID: 632835  
Payor ID: 1454503

IPPOLITO MICHAEL PAUL  
9 MISTY CT  
SOUTH HADLEY MA 01075-1375

<b>Item Description</b>	<b>Amount</b>
4/23/2013 Monetary Penalty Individual E-Case 3286 Docket # 2013-050 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: April 23, 2013  
Balance Due: \$500.00  
Due Date: May 18, 2013  
Invoice ID: 632835  
Payor ID: 1454503  
Payor Name: IPPOLITO, MICHAEL  
PAUL

Make checks payable to: Utah Insurance Department

Send payment to:

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