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WJS

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

<p>COMPLAINANT:</p> <p>UTAH INSURANCE DEPARTMENT</p> <p>RESPONDENT:</p> <p>ALLIANCE GROUP, INC. Attn: Scott Christensen 11075 South State Street, Suite 8B Sandy, UT 84070 License # 320132</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2013-094 LF</p> <p>Enf. Case No. 3319</p>
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STIPULATION

1. Respondent, Alliance Group, Inc. is a resident insurance agency holding Utah Insurance Department license number 320132.
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;

- 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.

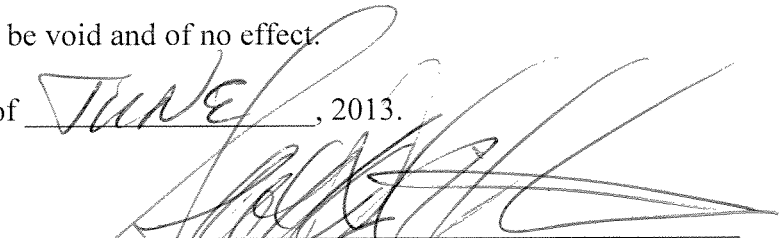
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

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.

7. If athis agreement is not accepted or the penalty not imposed as agreed upon by the parties, then this Stipulation will be void and of no effect.

DATED this 14th day of JUNE, 2013.



ALLIANCE GROUP INC.
Scott Christensen, Owner



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 October 24, 2012, the Department received a referral from the Utah Securities Division stating that Respondent had a booth at the Utah Senior Expo, marketing insurance using the name “The Family Banking Plan” without an agency license, and a non-licensed producer (Will Welch) was also handing out business cards with his name on them, making himself appear to be a producer associated with the non-licensed entity.

2. A market conduct examiner requested information from Respondent Christensen and was told that “The Family Banking Plan” was a domain named tied to his agency, the Alliance Group, and its intended purpose was to educate and ultimately generate leads for the purpose of selling insurance through his agency, Alliance Group.

3. Respondent Christensen also stated that Will Welch worked at the booth in order to set up appointments for other producers and should not have been handing out business cards with his name (Welch’s) on them. Welch set appointments but did not participate in any producer roles.

4. At the time of the Senior Expo, Respondent was not aware that Welch was using business cards with his name on them. There were no sales generated from the booth at the Senior Expo or The Family Banking Plan entity.

5. Respondent has agreed to an administrative forfeiture in the amount of \$1,000.00.

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

CONCLUSIONS OF LAW

1. Utah Code Ann. § 31A-23a-103 addresses the requirement of a license for any person to perform or advertise any service as a producer. It also required that a person may not utilize the services of another as a producer, customer service representative, etc. if that person is not licensed. In addition, Utah Code Ann. § 31A-23a-302 required an individual be designated to an agency in order to act on the agency's behalf.

2. Respondent violated the above provisions inasmuch as The Family Banking Plan was created as an entity in order to sell more life insurance, and Respondent allowed a non-licensed producer (Will Welch) to use business cards to associate himself to Respondent without a designation.

3. An administrative forfeiture in the amount of \$1,000.00 is appropriate in this matter.

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 Alliance Group, Inc. is assessed an administrative forfeiture in the amount of \$1,000 to be paid to the Department within 30 days of issuance of this Order.

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 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 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.

DATED this _____ day of **JUL 10 2013**, 2013.

TODD E. KISER
Insurance Commissioner



MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department
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