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UTAH STATE
INSURANCE DEPT.

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

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

**INSURE FIRST INSURANCE
AGENCY, LLC,**
License No. 324978

Respondent.

**STIPULATION
AND ORDER**

Docket No. 2014-013 PC

Enforcement Case No. 3439

The Utah Insurance Department (“Department”), by and through its attorney, Perri Ann Babalis, Assistant Attorney General, and Insure First Insurance Agency, LLC, (“Respondent”), a licensed insurance agency, hereby stipulate and agree as follows:

STIPULATION

1. Respondent, Insure First Insurance Agency, LLC, is a licensed insurance agency, holding license number 324978. Respondent’s mailing address is 405 East 12450 South, Suite J,

Draper, Utah 84020. Respondent is represented by Adam L. Grundvig, Kesler & Rust, 68 South Main Street, Suite 200, Salt Lake City, Utah 84101.

2. Respondent admits that the Utah Insurance Commissioner has jurisdiction over Respondent and over the subject matter of this action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code Ann. § 63G-4-210; further acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Ann. § 63G-4-202; and waives the right to any hearing in this matter.

4. Respondent affirms that Respondent enters into this stipulation voluntarily and knowingly.

5. Respondent affirms that the only promises, agreements, or understandings the Respondent has obtained from the Department or from an agent or representative of the Department regarding this stipulation are contained herein.

6. Respondent acknowledges that Respondent has the right to be represented by legal counsel and Respondent has either sought the advice of an attorney or has voluntarily chosen not to do so.

7. The parties acknowledge that upon approval by the Respondent and the Department, this stipulation shall be made a part of the attached final Order, and shall be the final compromise and settlement of this matter, and is not subject to agency review, reconsideration, renegotiation, modification, appeal, or hearing.

8. Respondent admits that it employed Pavel Shchetinin during the months of April, May and June 2013, which is after Mr. Shchetinin's license had been revoked by the Department. This practice is a violation of Utah Code Ann. § 31A-23a-103.

9. Respondent admits that during the months of March, April, May and June 2013, several producers worked for and were paid commissions by Respondent, however, these producers were neither designated by Respondent as agents for Respondent, nor were all of these producers licensed at the time in question. These actions violate Utah Code Ann. §§ 31A-23a-103 and 31A-23a-302.

10. Respondent admits that the above acts and practices constitute violations of the Utah Insurance Code. Specifically, Respondent admits that Respondent has violated:

- a. Utah Code Ann. § 31A-23a-103, Requirement of license; and
- b. Utah Code Ann. § 31A-23a-302, Agency designations.

11. As full settlement of all of the issues raised in the stipulation, Respondent agrees as follows:

a. Respondent agrees to pay a forfeiture in the amount of \$4,000.00, with payments to be made as follows: (1) \$1,000.00 at the time the order is signed; (2) \$750.00 per month until the forfeiture is paid in full.

DATED this 7th day of February, 2014.

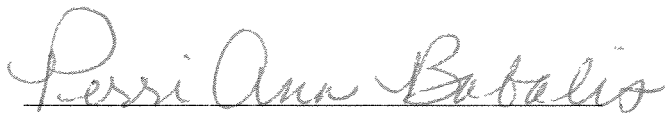
KESLER & RUST



Adam L. Grundvig
Attorney for Respondent

DATED this 12th day of February, 2014.

SEAN D. REYES
Attorney General



Perri Ann Babalis
Assistant Attorney General

Based upon the foregoing Stipulation, the Presiding Office hereby enters the following:

ORDER

IT IS HEREBY ORDERED:

- 1. Respondent, Insure First Insurance Agency LLC, is ordered to pay a forfeiture in the

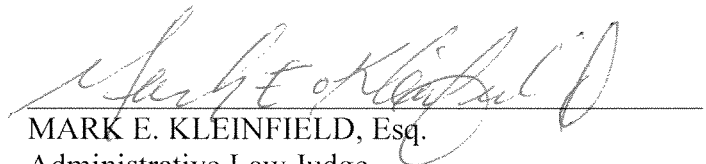
amount of \$4,000.00, which amount is due and owing to the Department with the first payments of \$1,000.00 due upon signature of this Order and the balance to paid at the rate of \$750.00 per month until the forfeiture is paid in full.

NOTIFICATIONS

1. 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.
2. You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 18 day of February, 2014.

TODD E. KISER
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800
Email: mkleinfeld@utah.gov

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:

Kesler & Rust
c/o Adam L. Grundvig
68 South Main Street, Suite 200
Salt Lake City, UT 84101

DATED this 18th day February, 2014



LINDA HARDY
MARKET CONDUCT
UTAH DEPARTMENT OF INSURANCE
STATE OFFICE BUILDING, ROOM 3110
SALT LAKE CITY, UT 84114-6901



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

UTAH Invoice - Original

INSURE FIRST INSURANCE AGENCY
405 E 12450 S STE J
DRAPER UT 84020

Printed Date: February 18, 2014
Invoice Date: February 18, 2014
Balance Due: \$4,000.00
Due Date: Feb. 28, 2014
Invoice ID: 683386
Payor ID: 161717

Date	Item Description	Amount
02-18-2014	Monetary Penalty Agency	\$4,000.00

E-case 3439 Docket 2014-013 PC \$1,000.00 do now & \$750.00 due each months until paid in full

No Adjustments

No Payments

Balance Amount Due \$4,000.00

UTAH Invoice - Original

Make check payable to: Utah Insurance Department
Send payment to:
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

Invoice Date: February 18, 2014
Balance Due: \$4,000.00
Due Date: March 25, 2014
Invoice ID: 683386
Payor ID: 161717

Detach and Return this Voucher with Payment
Payments Will Not Be Processed without Voucher

E-case 3439 Docket 2014-013 PC \$1,000.00 do now & \$750.00 due each months until paid in full