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

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

DORATHY JO LAW

License No. 381473,

Respondent.

**STIPULATION
AND ORDER**

**Docket No. 2014-021 LC
Enforcement Case No. 3452**

Judge Mark Kleinfeld

The Utah Insurance Department (“Department”), by and through its attorney, Perri Ann Babalis, Assistant Attorney General, and Dorathy Jo Law (“Respondent”), a licensed insurance agent, hereby stipulate and agree as follows:

STIPULATION

1. Respondent, Dorathy Jo Law, is a licensed insurance agent in the State of Utah, holding

License No. 381473. Respondent's mailing address is 3178 S. 3000 W., Syracuse, Utah 84075.

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 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. § 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. Respondent has sought the advice of an attorney with respect to this Stipulation and Order.

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 reconsideration, renegotiation, modification, appeal, or hearing.

8. Respondent admits that on or about November 18, 2013, the Department received notification from AFLAC that Respondent's appointment to represent AFLAC had been terminated "for cause". AFLAC alleged that Respondent's actions involved writing invalid/bogus business with no intent to pay; forging an applicant's signature on an application; and paying or demanding commissions outside of AFLAC's commission system.

9. Respondent admits to the allegations contained in the letter from AFLAC.

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

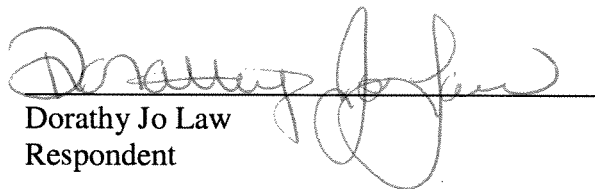
a. Utah Code Ann. § 31A-23a-107, Character requirements; and

b. Utah Code Ann. § 31A-23a-111, Revocation, suspension, surrender, lapsing, limiting, or otherwise terminating a license – Rulemaking for renewal or reinstatement.

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

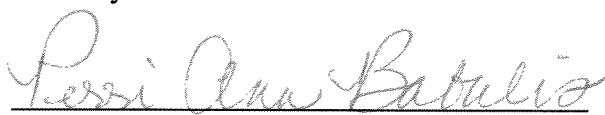
a. Respondent agrees that her insurance license be hereby revoked.

DATED this 10 day of March, 2014.


Dorothy Jo Law
Respondent

DATED this 13th day of March, 2014.

SEAN D. REYES
Attorney General


Perri Ann Babalis
Assistant Attorney General

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

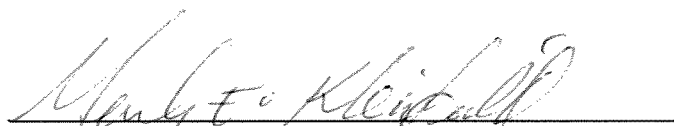
ORDER

IT IS HEREBY ORDERED:

1. Respondent's insurance license, No. 381473 is hereby revoked.

DATED this 18th day of March, 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

NOTIFICATIONS

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

CERTIFICATE OF MAILING

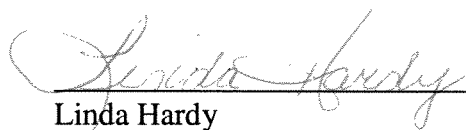
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Dorathy Jo Law
3178 S. 3000 W.
Syracuse, UT 84075

DATED this 18th March, 2014


Linda Hardy