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

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. TRANS GLOBAL ADJUSTING CORP., License No. 466020, 2857 Riviera Drive Akron, OH 44333 Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. <u>2014-042 PC</u></p> <p>Enf. Case No. 3463</p> <p>Mark E. Kleinfield Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department (“Department”), by and through its legal counsel, and Trans Global Adjusting Corporation (“Respondent”) by and through its legal counsel, hereby stipulate and agree as follows:

1. Respondent, Trans Global Adjusting Corporation, is currently an active non-resident Managing General Agent licensee, having received its license on October 25, 2013, and since that date, has been authorized to do business in the State of Utah under License No. 466020. Respondent's address is 2857 Riviera Drive, Akron, Ohio 44333.

2. The Department has jurisdiction over the parties and subject matter of this administrative action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-2-210; acknowledges that this Stipulation and Order in an informal proceeding pursuant to Utah Code § 63F-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. Respondent is represented by legal counsel in this matter.

5. This signed Stipulation and the signed Order by the Administrative Law Judge, along with the Findings of Fact and the Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

6. The Findings of Fact and Conclusions of Law presented below are hereby accepted by the parties.

7. The issuance of the signed Order proposed below is solely for the purpose of disposing of the specific matter addressed in the Findings of Fact and Conclusions of Law.

8. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

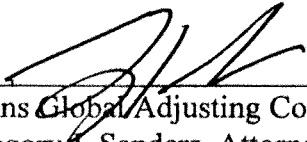
9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any

coercion of any kind.

10. The persons signing this Stipulation in behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.


11. If the Order below is not signed by the Administrative Law Judge, this Stipulation is void and of no effect.

Dated this 24th day of April, 2014.



Trans Global Adjusting Corporation
Gregory J. Sanders, Attorney at Law

Dated this 5th day of May, 2014.



Utah Insurance Department
Gary Josephson, Assistant Attorney General

Based upon the foregoing Stipulation and Department file information in the file, the Administrative Law Judge makes the following Findings of Fact:

FINDINGS OF FACT

1. In September, 2013, the Market Conduct Division received a complaint against Respondent for denial of a claim. Upon investigation, it was found that Respondent was not licensed in the State of Utah.

2. It was also found that, on occasion, Respondent did provide third-party claim administration and adjusting services within the State of Utah over the past three years.

3. On October 25, 2013, Respondent did file a license application with the Utah Insurance Department for a non-resident Managing General Agency license and the license was issued by the Department.

4. On March 11, 2014, through legal counsel, Respondent agreed to accept a recommended administrative forfeiture of \$9,000.00.

Based upon the foregoing Stipulation and Findings of Fact, the Administrative Law Judge enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Utah Code § 31A-23a-103 states in pertinent part:

31A-23a-103 Requirement of license.

(1)(a) Unless exempted from the licensing requirement under Section 31A-23a-201 or 31A-23a-207, a person may not perform, offer to perform, or advertise any service as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.

(b) A valid license includes at least one license type and one line of authority pertaining to that license type.

(c) A person may not utilize the services of another as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary if that person knows or should know that the other does not have a license as required by law.

2. Utah Code § 31A-26-102 states in pertinent part:

As used in this chapter, unless expressly provided otherwise:

(3) Insurance Adjusting or "Adjusting" means directing the investigation, negotiation, or settlement of a claim under an insurance policy on behalf of an insured, policy holder, or a client, under an insurance policy.

3. For the past three years, Respondent has been in violation of the above provisions and it is determined that an administrative forfeiture in the amount of \$9,000.00 is appropriate in this matter.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Administrative Law Judge enters the following Order:

ORDER

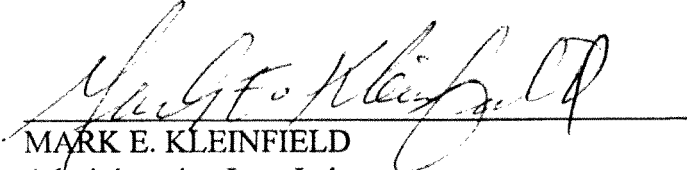
IT IS HEREBY ORDERED:

1. Respondent Trans Global Adjusting Corporation is hereby assessed an administrative forfeiture in the amount of \$9,000.00.

2. The forfeiture shall be paid to the Department within 30 days of the date of the signing of this Order.

DATED this 5th day of May, 2014.

TODD E KISER
Insurance Commissioner


MARK E. KLEINFELD
Administrative Law Judge

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.

CERTIFICATE OF MAILING

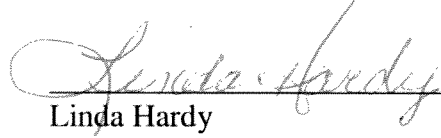
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Gregory J. Sanders, Attorney
Kipp and Christian, P.C.
10 Exchange Place, 4th Floor
Salt Lake City, UT 84111

DATED this 5th day May, 2014


Linda Hardy



State of Utah

GARY R. HERBERT
Governor
SPENCER J. COX
Lieutenant Governor

Insurance Department

UTAH Invoice - Original

TRANS GLOBAL ADJUSTING CORP
2857 RIVIERA DRIVE
AKRON OH 44333

Printed Date: May 5, 2014
Invoice Date: May 5, 2014
Balance Due: \$9,000.00
Due Date: June 4, 2014
Invoice ID: 687650
Payor ID: 173529

Date	Item Description	Amount
04-10-2014	Monetary Penalty Agency	\$9,000.00

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No Adjustments

No Payments

Balance Amount Due \$9,000.00

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: April 10, 2014
Balance Due: \$9,000.00
Due Date: June 4, 2014
Invoice ID: 687650
Payor ID: 173529

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