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

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

TUMI INSURANCE SERVICES

P.O. Box 537
Pooler, GA 31322
License # 294067,

Respondent.

**STIPULATION
AND ORDER**

Docket No. 2014-050 PC
Enforcement Case No. 3472

Judge Mark Kleinfeld
Administrative Law Judge

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

STIPULATION

1. Respondent, TUMI Insurance Services, is a licensed non-resident producer

organization, holding license number 294067. Respondent's mailing address is P.O. Box 537, Pooler, Georgia 31322.

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 was not properly licensed to act as a managing general agent in the State of Utah when it was acting as such for Express Insurance. This practice is a violation of Utah Code Ann. § 31A-23a-103 and -106.

9. Respondent admits that it did not designate any individuals or agents to act on its behalf. This practice is a violation of Utah Code Ann. §§ 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;

- b. Utah Code Ann. § 31A-23a-106, License types; and
- c. 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 \$11,000.00, of which \$5,500.00 is suspended for becoming compliant with the violations mentioned above.

DATED this 5th day of June, 2014.


Jason Barlow
TUMI Insurance Services

DATED this 18th day of June, 2014.

SEAN D. REYES
Attorney General


Perri Ann Babalis
Assistant Attorney General

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

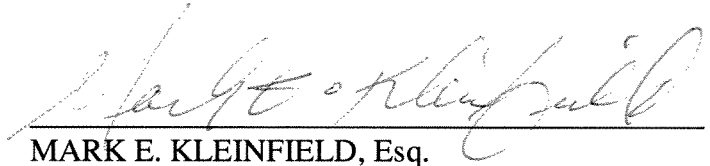
ORDER

IT IS HEREBY ORDERED:

1. Respondent, TUMI Insurance Services, is ordered to pay a forfeiture in the amount of \$11,000.00, of which \$5,500.00 is suspended for becoming compliant with the violations outlined above.

DATED this 19th day of June, 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

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.

CERTIFICATE OF MAILING

I do hereby certify that on this date, a true and correct copy of the Stipulation and Order were mailed, by regular mail postage prepaid, to the following:

TUMI Insurance Services
Attn: Jason Barlow
P. O. Box 537
Pooler, GA 31322

DATED this 23rd day June, 2014

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

LINDA HARDY
UTAH INSURANCE DEPARTMENT
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

TUMI INSURANCE SERVICES
PO BOX 537
POOLER GA 31322

Printed Date: June 23, 2014
Invoice Date: June 23, 2014
Balance Due: \$5,500.00
Due Date: July 28, 2014
Invoice ID: 701241
Payor ID: 158260

Date	Item Description	Amount
06-23-2014	Monetary Penalty Company	\$5,500.00

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No Adjustments

No Payments

Balance Amount Due \$5,500.00

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: June 23, 2014
Balance Due: \$5,500.00
Due Date: July 28, 2014
Invoice ID: 701241
Payor ID: 158260

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