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

<p>UTAH INSURANCE DEPARTMENT</p> <p>Complainant,</p> <p>v.</p> <p>HUDSON DOUGLAS PUBLIC ADJUSTERS, L.L.C., License #480249, 3828 E Omega Circle Mesa, Arizona 85215</p> <p>Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2014-071 PC</p> <p>Enf. Case No. 3490</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, Gary D. Josephson, Assistant Attorney General, and Hudson Douglas Public Adjusters, L.L.C. ("Respondent"), through its authorized representative, Douglas Waldie, hereby stipulate and agree as follows:

1. Respondent, Hudson Douglas Public Adjusters, L.L.C., is a Non-Resident Public

Adjuster, under License No. 480249, which was issued by the Department on March 21, 2014.

Respondent is domiciled in Arizona and located at 3828 E. Omega Circle Mesa, Arizona.

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 is an Informal Proceeding, pursuant to Utah Code § 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. 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.

5. If an administrative hearing were held, the Department could offer evidence that would support the Findings of Fact presented below; therefore, the parties accept the Findings of Fact and Conclusions of Law presented below.


6. The issuance of the signed Order proposed below is solely for the purpose of disposing of the specific matter addressed herein.

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

8. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

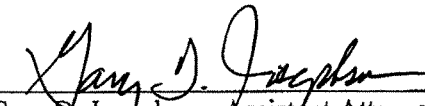
9. The persons signing this Stipulation in behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 15th day of July, 2014.



Douglas Waldke, Authorized Representative
Hudson Douglas Public Adjusters, L.L.C.

Dated this 15th day of July, 2014.



Gary D. Josephson, Assistant Attorney General
Utah Insurance Department

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. In response to Respondent's advertisement, a Utah consumer contracted with Respondent to represent the consumer insured in the adjustment of an insurance claim with Bear River Mutual Insurance Company, the insurer.
2. Based on a subsequent complaint, the Department undertook an investigation, which found that Respondent did not hold the required Non-Resident Public Adjuster license.

3. During the time it was not properly licensed, Respondent solicited business in Utah through a website that contained information that implied it was licensed in Utah.
4. Upon being notified of the non-license status, Respondent timely obtained a Non-Resident Public Adjuster license from the Department.
5. Respondent has agreed to a \$5,000.00 forfeiture in this matter.

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

CONCLUSIONS OF LAW

1. Respondent violated Utah Code Sections 31A-25-201 and 31A-26-209 by conducting insurance business as a public adjuster, without a Utah license.
2. Respondent also violated Utah Code Section 31A-23a-402 by utilizing a web site that advertised its services, but contained misleading information that implied it was licensed in Utah when it was not.
4. The \$5000.00 forfeiture is appropriate under the circumstances of this case.

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

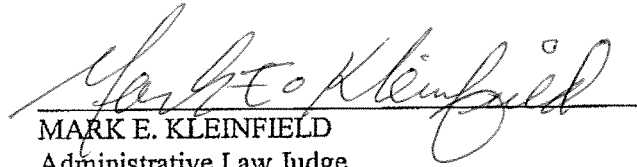
ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent Hudson Douglas Public Adjusters L.L.C. is hereby assessed an administrative forfeiture in the amount of \$5,000.00.
2. Respondent shall pay the \$5000.00 administrative forfeiture to the Department within thirty (30) days of the signing date of this Order.

DATED this 15th day of July, 2014.

TODD E. KISER
Insurance Commissioner


MARK E. KLEINFELD
Administrative Law Judge
Utah Insurance Department

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

The undersigned hereby certify that on this date, a true and correct copy of the STIULATION AND ORDER were mailed, postage prepaid, to the following:

Hudson Douglas Public Adjusters, LLC
Attn: Douglas J. Waldie
3828 E Omega Circle
Mesa AZ 85215

DATED this 21st day July, 2014



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

HUDSON DOUGLAS PUBLIC ADJUSTERS L L C
3828 E OMEGA CIR
MESA AZ 85215

Printed Date: July 21, 2014
Invoice Date: July 21, 2014
Balance Due: \$5,000.00
Due Date: August 25, 2014
Invoice ID: 705592
Payor ID: 174801

Date	Item Description	Amount
07-21-2014	Monetary Penalty Agency	\$5,000.00

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No Adjustments

No Payments

Balance Amount Due \$5,000.00

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: July 21, 2014
Balance Due: \$5,000.00
Due Date: August 25, 2014
Invoice ID: 705592
Payor ID: 174801

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