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

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<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><b>STIPULATION AND ORDER</b></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.

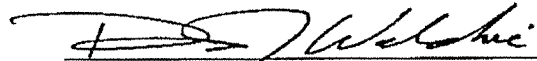
6. The issuance of the signed Order proposed below is solely for the purpose of disposing of the specific matter addressed herein.

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

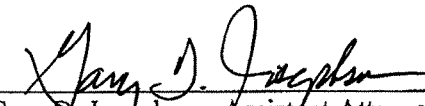
8. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

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 15<sup>th</sup> day of July, 2014.

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

Dated this 15<sup>th</sup> day of July, 2014.

  
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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:

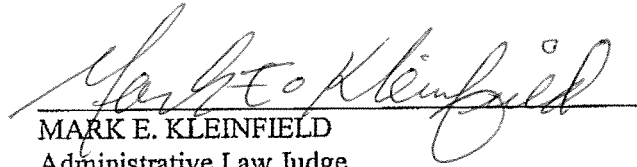
**ORDER**

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 15<sup>th</sup> 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.