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

<p>UTAH INSURANCE DEPARTMENT, Complainant, vs. NETWORK ADJUSTERS, INC., dba: TCS-ONE, License No. 483057 850 Fulton Street, Farmingdale, NY 11735, Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2014-065 PC Enf. Case No. 3493 Mark E. Kleinfield Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department (“Department”), by and through its legal counsel, and Network Adjusters, (“Respondent”) by and through its president, Mark J. Ahern, hereby stipulate and agree as follows:

1. Respondent, Network Adjusters, Inc., dba TCS-One, is a Non-Resident Third Party Administrator holding License No. 483057. Respondent’s address is 850 Fulton Street, Farmingdale, New York.

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 § 63F-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 introduce evidence that would support the Findings of Fact presented below; therefore, the Findings of Fact and Conclusions of Law presented below are hereby accepted by the parties.


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 understanding 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.

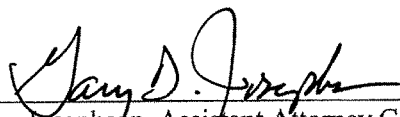
9. The persons signing this Stipulation in behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 14 day of July, 2014.



Mark J. Ahern, President
Network Adjusters Inc. dba: TCS-ONE
License no. 483067

Dated this 15th day of July, 2014.



Gary Josephson, Assistant Attorney General
Attorney for Utah Insurance Department

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

FINDINGS OF FACT

1. Based on a complaint and subsequent investigation by the Department, it was determined that Respondent, a third party administrator, was not licensed in Utah. It was also determined that several of Respondent's adjusters were not licensed in Utah.
2. On April, 17, 2014, Respondent did obtain a Third Party Administrator License from the Department.
3. The market conduct examiner proposed an administrative forfeiture in the amount of \$4,000.00. On May 28, 2014, Respondent agreed to the proposed forfeiture.

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

CONCLUSIONS OF LAW

1. Respondent Network Adjusters, Inc. dba TCS-One violated Utah Code Sections 31A-25-201 and 31A-26-201 by conducting insurance business as a Third Party Administrator in

Utah without a Utah insurance license and by using unlicensed insurance adjusters in Utah.

2. The Department and Respondent have agreed to the imposition of an administrative forfeiture in the amount of \$4,000.00.

3. The 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

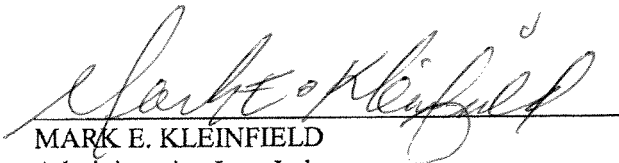
IT IS HEREBY ORDERED:

1. Respondent Network Adjusters, Inc. dba: TCS-One, is hereby assessed an administrative forfeiture in the amount of \$4,000.00

2. Respondents shall pay the administrative forfeiture of \$4,000.00 to the Department within thirty (30) day of the 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
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone: (801) 538-3800

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 certifies that on this date, a true and correct copy of the Stipulation and Order were mailed, postage prepaid, to the following:

MARK J AHERN
NETWORK ADJUSTERS INC.
850 FULTON STREET
FARMINGDALE NY 11735

Dated this 21 day of 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

NETWORK ADJUSTERS INC
850 FULTON STREET
FARMINGDALE NY 11735

Printed Date: July 21, 2014
Invoice Date: July 21, 2014
Balance Due: \$4,000.00
Due Date: August 25, 2014
Invoice ID: 705591
Payor ID: 174740

Date	Item Description	Amount
07-21-2014	Monetary Penalty Agency	\$4,000.00

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No Adjustments

No Payments

Balance Amount Due \$4,000.00

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: \$4,000.00
Due Date: August 25, 2014
Invoice ID: 705591
Payor ID: 174740

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