

Utah Insurance Department  
State Office building, Rm 3110  
Salt Lake City, UT 84114  
801-538-3800  
Meldee Love  
801-537-9146

## BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

<b>COMPLAINANT:</b>	:	<b>NOTICE OF INFORMAL AGENCY ACTION AND ORDER</b>
UTAH INSURANCE DEPARTMENT	:	
<b>RESPONDENT:</b>	:	
AFFORDABLE INSURANCE AGENCY	:	Docket No. 2014-067 PC
635 W 5300 S 301	:	Enf. Case No. 3502
MURRAY UT 84123	:	Judge Mark Kleinfeld
License No. 104663	:	Administrative Law Judge
	:	

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The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Ann. §§ 31A-2-201 and 63G-4-201 and Utah Admin. Code R590-160. Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

### FINDINGS OF FACT

1. Respondent is an insurance agent authorized to do the business of insurance in the State of Utah holding License number 104663.
2. Respondent failed to properly respond to an inquiry of the Commissioner dated March 28, 2014.
3. Thereafter, Respondent was required, by certified letter dated April 22, 2014, to provide a substantive response to the Commissioner's initial inquiry on or before May 2, 2014.

4. The certified letter was returned by the U.S. Postal Service with a different address of 1036 BLOCK ROCK RD, LAKE POINT UT 84074-5541. Thereafter, the certified letter was resent to this address on April 29, 2014.

5. As of the date of this Notice of Informal Adjudicative Proceeding and Order, no response has been received and the time for response and any extensions granted has expired.

Having entered his Findings of Fact, the Commissioner now enters his:

**CONCLUSION OF LAW**

1. In failing to submit a timely response to an inquiry from the Commissioner, the Respondent violated Utah Code Ann. § 31A-2-202(4).

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

**ORDER**

**IT IS HEREBY ORDERED:**

1. Respondent is assessed an administrative forfeiture in the amount of \$500.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

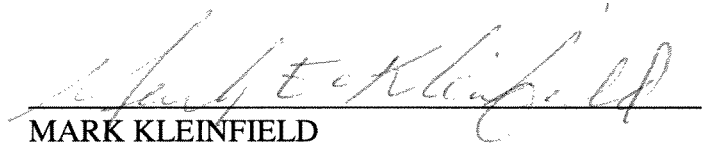
2. Respondent shall provide a substantive response to the Commissioner's inquiries to be received in the offices of the Utah Insurance Department no later than ten (10) days after the date this Order becomes final.

3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the

request and shall state the basis for the relief requested.

DATED THIS <sup>13<sup>th</sup></sup> ~~3rd~~ day of June, 2013.

TODD E. KISER  
INSURANCE COMMISSIONER



Handwritten signature of Mark Kleinfeld in cursive script, written over a horizontal line.

MARK KLEINFELD  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

**NOTIFICATION**

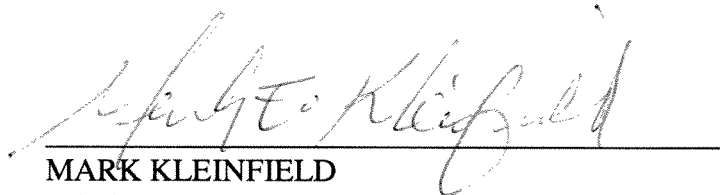
If you request a hearing regarding this matter, please contact Linda Hardy, at 801-538-3860. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license and the filing of an action to enforce this Order in District Court, which may impose forfeitures of up to \$10,000.00 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.

DATED THIS 15<sup>th</sup> day of June, 2013.

TODD E. KISER  
INSURANCE COMMISSIONER



MARK KLEINFELD  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

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:

NOTICE OF INFORMAL  
AGENCY ACTION  
AND ORDER

To the following:

Affordable Insurance Agency, Inc.  
635 W 5300 South #201  
Murray, UT 84123

DATED this 13<sup>th</sup> June, 2014



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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

AFFORDABLE INSURANCE AGENCY INC.  
AFFORDABLE INSURANCE AGENCY INC  
635 W 5300 South 201  
MURRAY UT 84123

Printed Date: June 13, 2014  
Invoice Date: June 13, 2014  
Balance Due: \$500.00  
Due Date: July 8, 2014  
Invoice ID: 697051  
Payor ID: 14102

Date	Item Description	Amount
06-13-2014	Monetary Penalty Agency	\$500.00

### E-Case 3502 Docket 2014-067 PC

No Adjustments

No Payments

**Balance Amount Due** \$500.00

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## 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 13, 2014  
Balance Due: \$500.00  
Due Date: July 8, 2014  
Invoice ID: 697051  
Payor ID: 14102

### E-Case 3502 Docket 2014-067 PC

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