

GARY JOSEPHSON #5299
Assistant Attorney General
SEAN D. REYES #7969
Attorney General
Attorneys for Utah Insurance Department
160 East 300 South, Fifth Floor
P.O. Box 140874
Salt Lake City, UT 84114-0874
Telephone (801) 366-0375
Email: gjosephson@utah.gov

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

<p>UTAH INSURANCE DEPARTMENT, Complainant,</p> <p>vs.</p> <p>EDUCATION RESOURCE CENTER, Provider No. 8571 1712 North 850 East Ogden, Utah 84414</p> <p>Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2014-068 LC Enforcement Case No. 3504</p> <p>Mark E. Kleinfield Administrative Law Judge</p>
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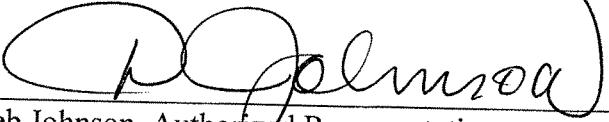
STIPULATION

The Utah Insurance Department (“Department”), by and through its legal counsel, Gary D. Josephson, Assistant Attorney General, and Education Resource Center (“Respondent”), hereby stipulate and agree as follows:

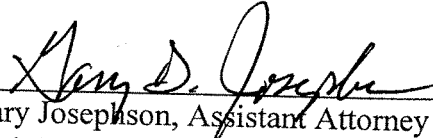
1. Respondent, Education Resource Center, is an active continuing education insurance provider, under Utah Provider No. 8571.
2. The Department has jurisdiction over the parties and subject matter of this administrative action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-4-201; 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 Findings of Fact and Conclusions of Law are 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 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 28th day of August, 2014.


Deb Johnson, Authorized Representative
Education Resource Center

Dated this 2nd day of September, 2014.



Gary 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. On August 29, 2013, Mr. Ryan Bigelow attended a continuing insurance education course from Respondent. The credits of continuing education from Respondent were reported on October 8, 2013, twenty-six days late. The credits should have been reported by September 12, 2013.
2. On November 8, 2013, the Department sent Respondent a letter of admonition for failure to report continuing education within the required 14 days. The Department's letter warned Respondent that evidence of a similar violation in the future could result in the imposition of sanctions or penalties.
3. On February 13, 2014, Mr. Cameron Ricks took a continuing insurance education class from Respondent. Respondent did not report the class to the Department until twenty-one days later, seven days past the required reporting date for continuing education licensees.

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

CONCLUSIONS OF LAW

1. Under Utah Administrative Rule 590-142-6(1), within 14 days of the completion of a continuing education course of study, the provider is required to electronically submit a course completion record to a designated internet site identifying the student and course information for each student that completed the course.
2. For a second time, in violation of Administrative Rule 590-142-6(1), Respondent failed to report the completion of the continuing insurance education course of study to the Department within 14 days .

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

ORDER

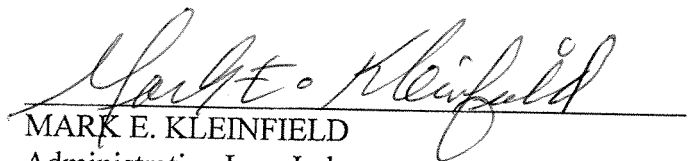
IT IS HEREBY ORDERED:

1. Respondent is assessed a forfeiture in the amount of \$250.00. This forfeiture is due to be paid within thirty (30) days from the date of the signing of this Order by the

Administrative Law Judge.

DATED this 3rd day of September, 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.

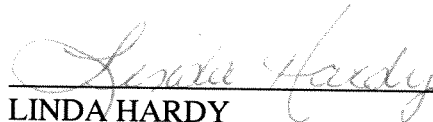
You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

CERTIFICATE OF MAILING

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

Deb Johnson
Education Resource Center
1712 N. 850 E
Ogden, UT 84412

DATED this 4th day September, 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

DEB JOHNSON
EDUCATION RESOURCE CENTER
1712 N 850 E
OGDEN UT 84414-2994

Printed Date: September 4, 2014
Invoice Date: September 4, 2014
Balance Due: \$250.00
Due Date: October 9, 2014
Invoice ID: 714875
Payor ID: 8571

Date	Item Description	Amount	
09-04-2014	Monetary Penalty Agency	\$250.00	E-Case 3504 Docket # 2014-068 LC

E-Case 3504 Docket # 2014-068 LC

No Adjustments

No Payments

Balance Amount Due \$250.00

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: September 4, 2014
Balance Due: \$250.00
Due Date: October 9, 2014
Invoice ID: 714875
Payor ID: 8571

E-Case 3504 Docket # 2014-068 LC

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