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RECEIVED

JAN 29 2015

UTAH STATE
INSURANCE DEPT

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

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

AFS INSURANCE SERVICES, INC.

P.O. Box 30430

Salt Lake City, UT 84130

License #s 412283 and 4349

Respondent.

**STIPULATION
AND ORDER**

Docket No. 2014-105 PC
Enforcement Case No. 3538

Judge Mark Kleinfeld
Administrative Law Judge

The Utah Insurance Department (“Department”), by and through its attorney, Perri Ann Babalis, Assistant Attorney General, and AFS Insurance Services, Inc., (“Respondent”), a licensed insurance producer organization, hereby stipulate and agree as follows:

STIPULATION

1. Respondent, AFS Insurance Services, Inc., is a licensed insurance producer

organization, holding license numbers 412283 and 4349. Respondent's mailing address is P.O. Box 30430, Salt Lake City, Utah 84130.

2. Respondent admits that the Utah Insurance Commissioner has jurisdiction over Respondent and over the subject matter of this action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code Ann. § 63G-4-210; further acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Ann. § 63G-4-202; and waives the right to any hearing in this matter.

4. Respondent affirms that Respondent enters into this stipulation voluntarily and knowingly.

5. Respondent affirms that the only promises, agreements, or understandings the Respondent has obtained from the Department or from an agent or representative of the Department regarding this stipulation are contained herein.

6. Respondent acknowledges that Respondent has the right to be represented by legal counsel and Respondent has either sought the advice of an attorney or has voluntarily chosen not to do so.

7. The parties acknowledge that upon approval by the Respondent and the Department, this stipulation shall be made a part of the attached final Order, and shall be the final compromise and settlement of this matter, and is not subject to agency review, reconsideration, renegotiation, modification, appeal, or hearing.

8. Respondent admits that it failed to update its email address with the Department as required by Utah Code Ann. § 31A-23a-412 and Utah Administrative Rule, R590-258.

9. Respondent further admits that it failed to delete the association of three insurance producers who no longer worked for Respondent, in violation of Utah Code Ann. §§ 31A-23a-115.

10. Respondent admits that once it was notified of the above violations, said violations were immediately resolved.


11. As full settlement of all of the issues raised in the stipulation, Respondent agrees as

follows:

a. Respondent agrees to pay a forfeiture in the amount of \$1,000.00, of which \$500.00 is for failure to maintain a valid email address with the Department and \$500.00 for failure to terminate a producer designation.

b. The forfeiture will be paid within thirty (30) days from the date the attached Order is entered.

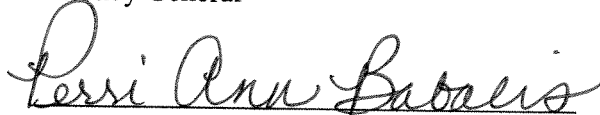
DATED this 26 day of January, ~~2014~~ ²⁰¹⁵



Donald B. Noyes
AFS Insurance Services, Inc.

DATED this 29 day of January, ~~2014~~ ²⁰¹⁵.

SEAN D. REYES
Attorney General



Perri Ann Babalis
Assistant Attorney General

Based upon the foregoing Stipulation, the Presiding Office hereby enters the following:

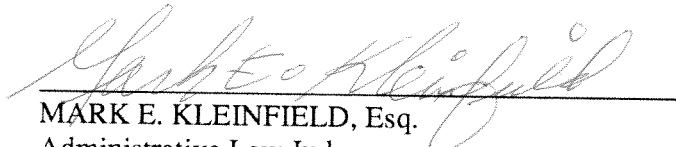
ORDER

IT IS HEREBY ORDERED:

1. Respondent, AFS Insurance Services, Inc., is ordered to pay a forfeiture in the amount of \$1,000.00, due and payable within thirty (30) days from the date of this Order.

DATED this 3 day of February, 2015, 2014.

TODD E. KISER
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800
Email: mkleinfeld@utah.gov

NOTIFICATIONS

1. Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$2,500.00 per violation.
2. You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.