

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 Order, along with the Findings of Fact and Conclusions of Law below, 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 provide evidence that would support the Findings of Fact presented below; therefore, the Findings of Fact and Conclusions of Law presented below are accepted by the parties.

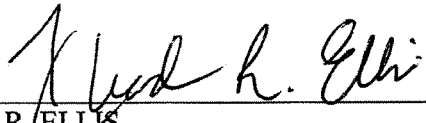
6. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

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 on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

DATED this 5th day of February, 2015.



THAD R. ELLIS

DATED this 10th day of February, 2015.



GARY D. JOSEPHSON
Assistant Attorney General
UTAH DEPARTMENT OF INSURANCE

Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. Respondent allowed his individual license to lapse on June 30, 2013. When his license lapsed, his associations were automatically terminated on SIRCON. Respondent reinstated his license on July 12, 2013; however, his association with Rebel Bail Bonds, Inc. was not reinstated at that time.
2. On October 9, 2014 a complaint was received by the Department questioning why Respondent was writing bonds when it appeared he was not associated to an agency.
3. On October 15, 2014, the Department sent a letter to Rebel Bail Bonds, Inc. outlining the complaint and requesting an account of the bonds written by Respondent during the

period July 1, 2013 through October 15, 2014.

4. On October 29, 2014, the Department received a letter/packet from Rebel Bail bonds, Inc. stating the total amount of bail bonds written by Respondent during the time he was not associated, July 1, 2013 through October 15, 2014, to be six hundred and ten (610). The total premium on the bonds was \$226,268.00. Included in the packet was a copy of the ledger of bonds written by Respondent with dates, names, undertaking, bond amount, and fees.

4. The Respondent has had no prior administrative actions taken against his license, and he cooperated fully with the investigation.

5. The Division and Respondent have agreed to an administrative forfeiture in the amount of \$2,500.00.

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

CONCLUSIONS OF LAW

1. Utah Code Ann. § 31A-23a-205 (2) states that a bail bond producer may not operate in this state without an appointment from one or more authorized bail bond surety insurers of licensed bail bond surety companies.

2 Respondent was in violation of the above provision from July 1, 2013 though October 15, 2014 when he was not appointed by or associated to Rebel Bail Bonds, Inc. but was writing bonds on their behalf.

3. Likewise, Utah Code Section 31A-23a-402 states that a bail bond producer may not

execute or issue a bail bond in this state without holding a current appointment from a bail bond surety or current designation from a bail bond company.

4. Respondent violated Section 31A-23a-402 by writing six hundred and ten (610) bonds during the period he did not have a designation from a bail bond company.

5. The agreed upon administrative forfeiture of \$2,500.00 is appropriate under the circumstances.

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

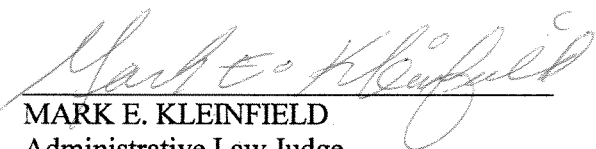
ORDER

IT IS HEREBY ORDERED:

Respondent Thad R. Ellis is hereby assessed an administrative forfeiture in the amount of \$2,500.00 to be paid to the Department within 30 days of the date of this Order.

DATED this 11 day of February, 2015.

TODD E. KISER
Insurance Commissioner


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

NOTIFICATION TO RESPONDENT

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures 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.