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

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. PATRICIA LEE RANDALL 1376 East 400 South Fruit Heights, UT 84037 License No. 404046 Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2015-018 LC</p> <p>Enf. Case No. 3581</p> <p>Judge Mark Kleinfeld Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, and Patricia Lee Randall ("Respondent"), by and through her legal counsel, hereby stipulate and agree as follows:

1. Respondent is an active insurance producer holding Utah License No. 404046.

Respondent's business address is 1376 East 400 South, Fruit Heights, Utah 84037.


Patricia Lee Randall
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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. Respondent is represented by Michael Reason, Attorney at Law, in this matter.
5. This signed Stipulation and the signed and adopted Order by the Commissioner, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.
6. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.
7. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.
8. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.
9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.
10. The persons signing this Stipulation on behalf of the named parties hereby affirm

Cristina J. Rodall
3/2/2015

that they are authorized to sign and bind the parties.

Dated this 3 day of March, 2015.



Michael Reason, Attorney at Law
Counsel for Patricia Lee Randall

Dated this 4th day of March, 2015.



Gary Josephson, Assistant Attorney General
UTAH DEPARTMENT OF INSURANCE

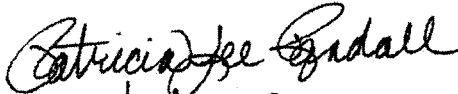
Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On July 1, 2014 the Department received a complaint from Utah insurance consumers, Tom and Myrna Tudor, stating that they had been visited twice by Dee Randall, Respondent's husband, soliciting the purchase of insurance. The Tudors were visited the first time by Dee Randall only and on the second visit, Dee Randall was accompanied by Respondent.

On the second visit, Dee Randall asked the Tudors to sign a blank insurance application, and he discussed premium amounts with them.

2. Dee Randall was not a licensed insurance producer at the time of the visits to the Tudors. His insurance license had lapsed in 2002.


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3. As part of the investigation, Mutual of Omaha provided the Department with a list of insurance policies sold by Respondent, and contact was made with several of the insureds on the list. Several of the insureds stated that Dee Randall solicited the insurance sale and his wife, (Respondent), was just assisting.

4. On November 4, 2014, Jeremy Patton canceled Respondent's insurance producer appointment with his agency due to complainants stating that Dee Randall went to their house to obtain bank account information and submitted it to the insurer prematurely causing their bank account to be overdrawn. Mr. Patton did not ever authorize Dee Randall to participate in selling insurance.

5. On December 7, 2014, Respondent and her attorney met with the Department. A settlement was reached; wherein, Respondent agreed to not have Dee Randall set appointments or accompany her to appointments in the future unless and until he is properly licensed. Also, Respondent agreed to pay a forfeiture of \$2,500.00 with payment being made over a period of five months.

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

CONCLUSIONS OF LAW

1. Utah Code Section 31A-23a-103 prohibits any person from engaging in activities related to soliciting and selling insurance without a valid license. Subsection (1)(c) prohibits a person from utilizing the services of another in the solicitation and sale of insurance if that person knows the other does not have a license. Respondent violated this statute.

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

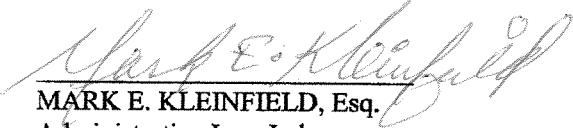
ORDER


IT IS HEREBY ORDERED:

1. Respondent, Patricia Lee Randall is hereby assessed an administrative forfeiture in the amount of \$2,500.00.
2. The administrative forfeiture shall be paid in five equal installments; the first \$500.00 payment installment shall be paid to the Department on or before April 1, 2015. Each subsequent payment of \$500.00 shall be made on or before the first day of each successive month.

DATED this 4 day of March, 2015.

TODD E. KISER
Insurance Commissioner


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


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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.

Patricia J. Spadall
3/2/2015