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

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. CHASE BLAKE 213 South 2700 East St. George, UT 84790 License No. 416402 Respondent.</p>	<p>STIPULATION AND ORDER: REVOCATION OF LICENSE</p> <p>Docket No. 2015-020 PC Enf. Case No. 3583 Judge Mark E. Kleinfield Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, and Chase Blake ("Respondent") hereby stipulate and agree as follows:

1. Respondent is an active insurance producer holding Utah License No. 416402.

Respondent's business address is 213 South 2700 East, St George, Utah 84790.

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 has the right to be represented by legal counsel and waives this right by either having sought the advice of legal counsel or by having voluntarily chosen not to do so.

5. This signed Stipulation, 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. 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.


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.

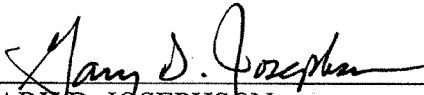
10. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

DATED this 11 day of March, 2015.



CHASE BLAKE, Licensee

DATED this 18th day of March, 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. Since June 25, 2012, Respondent has been a Utah licensed insurance producer and had been appointed by Farmer's Insurance Company.
2. On July 28, 2014, Respondent sent a text message to Ms. Kayli Armstrong, to solicit the sale of a life insurance policy. Respondent told Ms. Armstrong that her purchase of an insurance policy would be a favor to him inasmuch as he needed "one more" sale to meet his policy sales quota. He also said he would pay her premium for a couple of months and then cancel the policy. Ms. Armstrong declined.
3. In January 14, 2015, the Department, as part of its investigation, found that, as to

ten different renter's insurance policies Respondent wrote, Respondent input his own personal email address and mailing address, instead of the insured's addresses; the premium payments were all cash; and the policies were submitted without any signed documents.

4. Through an internal audit and investigation, Farmers Insurance Company contacted five out of ten named insured persons. Four of the five named insured persons stated they had neither applied for nor authorized the renters policies issued in their names. The fifth person said he had originally applied for the insurance policy, but later changed his mind. Thus, the Respondent issued fictitious insurance policies, which contained false information, to meet his policy quota for Farmers Insurance Company.

5. Respondent acknowledges his violations of Utah insurance law, regrets his lack of judgment, and apologizes. The Department and Respondent agree that Respondent's insurance license should be revoked.

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-31-103 stated that a person commits a fraudulent insurance act if that person, with intent to deceive, knowingly presents to an insurer any written or oral communication that contains false, incomplete, or misleading information concerning any fact material to an application for the issuance of an insurance policy or contract. Respondent violated this statute.

2. Utah Code Ann. §31A-23a-402.5 prohibits a producer from inducing a person to

enter into an insurance contract by offering a benefit that is not specified in the insurance contract. Respondent violated this provision.

3. Utah Code Ann. § 31A-23a-402 prohibits producers from making any communication that contains false or misleading information relating to an insurance contract, including information that is misleading because it is incomplete. Respondent violated this provision.

4. Utah Code Ann. § 31A-23a-107 requires a producer to be of good character and trustworthy. Respondent's actions violated this provision.

5. Based upon the circumstances herein and the agreement of the parties, revocation of Respondent's insurance license is appropriate.

Based upon all the foregoing, the Presiding Officer herewith enters the following Order:


ORDER

IT IS HEREBY ORDERED:

1. Respondent Chase Blake's Utah insurance producer license number 416402 is hereby revoked.

DATED this 19 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

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.