

Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, UT 84114  
Phone: (801) 538-3800  
Tammy Greening, Examiner  
Phone: (801) 538-3786

**BEFORE THE INSURANCE COMMISSIONER  
STATE OF UTAH**

**UTAH INSURANCE DEPARTMENT,  
COMPLAINANT**

vs

**MICHAEL D. ROBERTS, License No. 81526,  
RESPONDENT**

**NOTICE OF INFORMAL  
AGENCY ACTION  
AND ORDER**

Docket No. 2015-036 PC  
Enf. Case No. 3598  
Judge Mark E. Kleinfeld  
Administrative Law Judge

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The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Ann. §§ 31A-2-201 and 63G-4-201 and Utah Admin. Code R590-160. Based upon information contained in agency files or known to the Department, the Department asserts the following facts:

**FACTS**

1. Respondent is a resident title insurance producer authorized to do the business of insurance in the State of Utah, holding license number 81526.
2. Respondent failed respond to an inquiry of the Commissioner on December 11, 2014.
3. As of the date of this Notice of Agency Action and Order, no response has been received.

BASED UPON THE FOREGOING FACTS

1. In failing to respond to an inquiry of the Commissioner, Respondent violated Utah Code § 31A-2-202(4).

Based upon the foregoing facts, the Commissioner now enters the following Order:

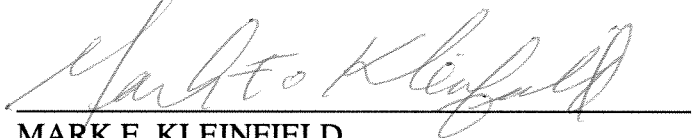
**ORDER**

**IT IS HEREBY ORDERED:**

1. Respondent is assessed an administrative forfeiture in the amount of \$500. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.
2. Respondent shall provide a substantive response to the Commissioner's inquiry no later than ten (10) days after the date this Order becomes final.
3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

DATED THIS 6<sup>th</sup> day of March, 2015.

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**

If you request a hearing regarding this matter, please contact the Investigator, Tammy Greening at (801) 538-3786. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$5,000.00 per violation and the suspension or revocation of your license and the filing of an action to enforce this Order in District Court which may impose forfeitures of up to \$10,000.00 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.