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

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<p>UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  CHRISTIE ANNE ELLIS [REDACTED] License No. 134021  Respondent.</p>	<p style="text-align: center;"><b>STIPULATION AND ORDER</b></p> <p>Docket No. 2015-052 BB  Enf. Case No. 3613  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 Christie Anne Ellis ("Respondent"), hereby stipulate and agree as follows:

1. Respondent is an active Utah limited line producer authorized to do business in the State of Utah under License No. 134021. Respondent's business address is [REDACTED]

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-4-210; 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. Upon approval and signing by the parties, this signed Stipulation, and the signed and adopted Order by the Commissioner or his authorized representative, 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 and proposed Order 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.

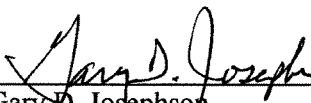
9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

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 27 day of April, 2015.

  
\_\_\_\_\_  
Christie Anne Ellis, Licensee

Dated this 27<sup>th</sup> day of April, 2015

  
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Gary D. Josephson  
Assistant Attorney General  
Utah Insurance Department

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

**FINDINGS OF FACT**

1. On November 4, 2014, the Mapleton City Justice Court opened Case #141000046 against Respondent with the charge of giving false information to a law enforcement/government agency, a Class B misdemeanor.

3. Respondent stated that at the time of the offense, she was going through a divorce when she filed a false complaint against her soon to be former husband. After a few days, Respondent self-reported to the court that the complaint she initiated with law enforcement was false.

4. A Plea in Abeyance was entered on March 12, 2015, which required Respondent to take a Thinking Errors course, pay a fine and be under supervision for six months.

5. On March 17, 2015, Respondent agreed to an administrative forfeiture in the amount of \$500.00.

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

**CONCLUSIONS OF LAW**

1. Respondent's acting act of mailing a police report for dishonesty is a violation of Utah Code Section 31A-23a-107(1)(2)(a) regarding character requirements.
2. An administrative forfeiture in the amount of \$500.00 is reasonable under the circumstances.


Based upon the Findings and Fact and Conclusions of Law, the undersigned Administrative Law Judge, on behalf of the Commissioner, enters the following:

**ORDER**

Respondent shall pay an administrative forfeiture in the amount of \$500.00 to the Department within 30 days of the date of this signed Order.

DATED this 27 day of April, 2015.

TODD E. KISER  
Insurance Commissioner

  
MARK E. KLEINFELD  
Administrative Law Judge  
Utah Insurance Department

**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.