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

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UTAH INSURANCE DEPARTMENT,

Complainant,

v.

STATEWIDE BAIL BONDING LLC

████████████████████  
License No. 97876

Respondent.

**STIPULATION AND ORDER**

Docket No. 2015-104 BB

Enf. Case No. 3663

Judge Mark E. Kleinfield  
Administrative Law Judge

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**STIPULATION**

The Utah Insurance Department ("Department"), by and through its legal counsel, and Statewide Bail Bonding LLC ("Respondent"), by and through its legal counsel, hereby stipulate and agree as follows:

1. Respondent is an active Resident Limited Line Producer Organization authorized to do business in the State of Utah under License No. 97876. Respondent's business address is

████████████████████

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 legal counsel in this matter.

5. This signed Stipulation and the signed Order by the Presiding Officer, 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.

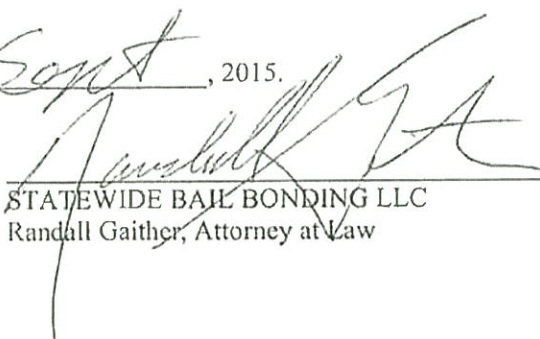
7. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

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 that they are authorized to sign and bind the parties.

Dated this 23 day of Sept, 2015.

  
STATEWIDE BAIL BONDING LLC  
Randall Gaither, Attorney at Law

Dated this 24<sup>th</sup> day of September, 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. Stephanie Pehrson (*Terminated with Cause from Statewide Bail Bonding LLC*) held a Resident Limited Line Producer Individual License with the qualification of bail. Ms. Pehrson allowed her individual license to lapse on October 31, 2014. When Ms. Pehrson's license lapsed, her associations were automatically terminated on SIRCON. Ms. Pehrson reinstated her individual license on December, 1, 2014; however her association with Respondent was not updated and continues to reflect a termination date of October 31, 2014.
2. Although Ms. Person's association with Respondent appeared on SIRCON as terminated, Ms. Pehrson continued to write bail on behalf of Respondent.
3. On June 18, 2015, the Department received a complaint from a cosigner on a bond that was issued on behalf of another individual. The co-signer had paid the full amount of the bond to Ms. Person in January 2015 and the bond had been exonerated on May 20, 2015; yet, the co-signer had not received the balance, less the 10% premium.
4. The Department also determined that Ms. Pehrson had failed to forward the

collected trust money to Respondent and instead was holding the trust account money in her personal account.

5. During the time from November 1, 2014 through June 21, 2015, Ms. Pehrson wrote a total of 21 bonds for Respondent. The premiums collected on those bonds totaled \$32,230.00

6. On August 26, 2015, Ms. Pehrson signed a License Surrender in Lieu of Administrative Action on August 26, 2015. On September 1, 2015, the Department entered the Surrender-In-Lieu information and Ms. Pehrson's license became inactive.

7. Respondent has agreed to an administrative forfeiture in the amount of \$4,000.

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

#### CONCLUSIONS OF LAW

1. Respondent violated Utah Code Sections 31A-23a-302; 31A-23a-408; 31A-35-102(a)(i)(ii); 31A-35-402(2); and Utah Administrative Rule 590-186-6 when it allowed Ms. Pehrson to continue to write bail bonds on its behalf after Ms. Pehrson's association had lapsed.

2. Respondent violated Utah code Section 31A-35-603 when it did not insure that the collateral was returned to the appropriate payee within 10 days of the bond's exoneration.

3. Respondent violated Utah Code Section 31A-23a-409 by Respondent's failure to insure that any trust monies collected was forwarded to its trust account by close of the next business day.

4. Under the circumstances, an administrative forfeiture in the amount of \$4,000.00 is appropriate in this matter.

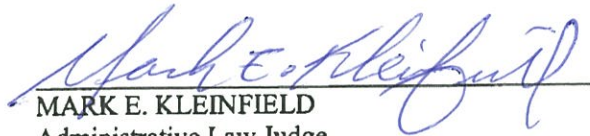
Based upon the Findings and Fact and Conclusions of Law, the Presiding Officer enters the following Order:

**ORDER**

RESPONDENT IS HEREBY ORDERED to pay an administrative forfeiture of \$4,000.00 to the Department within 60 days of the date of this signed Order.

DATED this 24 day of September, 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.