



Ann Babalis, Utah Assistant Attorney General, and Futurity First Insurance Group, Inc. and Corby Hansen (“Respondents”), by and through Gregory Bolton, General Counsel for Senior Market Sales, hereby stipulate and agree as follows:

1. Respondent, Futurity First Insurance Group, Inc., is a Non-Resident Producer licensed in Utah. Respondent’s business address is 101 Centerpoint Drive, Suite 208, Middleton, CT 06457. Respondent’s license number is 300863.
2. Respondent, Corby Hansen is a Resident Producer licensed in Utah. Respondent’s address is 2489 Pine Meadow Pl., Taylorsville, UT 84129. Respondent’s license number is 212917.
3. The Department has jurisdiction over the parties and subject matter of this administrative action.
4. 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 Section 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.
5. Respondent knows of its 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.
6. 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.

7. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.

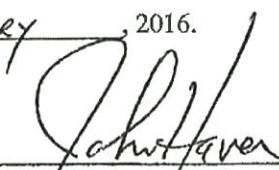
8. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

9. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

10. Respondents enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

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

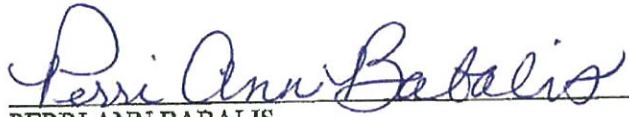
Dated this 29 day of JANUARY, 2016.

  
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JOHN HAVER, Authorized Representative  
FUTURITY FIRST INSURANCE GROUP, INC.

Dated this 29<sup>th</sup> day of JANUARY, 2016,

  
\_\_\_\_\_  
CORBY HANSEN, Respondent

Dated this 1<sup>st</sup> day of February, 2016.

  
PERRI ANN BABALIS  
Assistant Attorney General

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

**FINDINGS OF FACT**

1 Based on a referral made to the Market Conduct Division, an audit/investigation was commenced by the Department on Futurity First Insurance Group, Inc. The investigation revealed the following:

- (a) Respondents advertised Medicare Informational Workshops and utilized *Workshop Surveys* as a method of gaining contact with potential enrollees/clients;
- (b) Respondents' marketing materials implied that it had the Department's approval or endorsement;
- (c) Respondents failed to provide the Department with several pieces of information during the audit/investigation, and
- (d) Respondents failed to designate agents to the agency license.

2. As a result of the audit/investigation, the Department recommended a forfeiture in the amount of \$8,750.00. On December 21, 2015, Respondents agreed to the recommended penalty.

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

**CONCLUSIONS OF LAW**

1. Pursuant to Utah Code Section 31A-23a-302, Respondent, Futurity First Insurance Group, Inc., was required to designate all individuals to its agency license. Respondent failed to designate three individuals in violation of this provision.

2. Pursuant to Utah Code Section 31A-23a-202(6); a licensee is required to submit accurate and complete responses to the Department. Respondent failed to initially submit all marketing material during the audit and failed to provide some documents it used as marketing materials. These actions violated the insurance laws of the state of Utah.

3. Pursuant to Utah Administrative Code R.590-154-8 a licensee may not state that the Department has approved or reviewed any advertising materials. Respondents violated this provision in a slide presentation where it implied Department approval of insurance product information.

4. Pursuant to Utah Code Section 31A-23a-402(1)(a)(i) a licensee may not make or cause to be made any communication that contains false or misleading information. Respondents' advertised and conducted "Medicare Informational Workshop" was used as a method of collecting potential enrollee/client information for the sale of insurance and without informing attendees that they may be contacted by an insurance agent. These actions were in violation of this statute.

5. An administrative assessment in the amount of \$8,750.00 is appropriate under the circumstances.

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

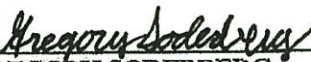
**ORDER**

**IT IS HEREBY ORDERED:**

1. Respondents, Futurity First Insurance Group, Inc. and Corby Hansen, are assessed a forfeiture in the amount of \$8,750.00 which shall be paid to the Department within 30 days of the date of this Order.
2. Respondents must submit all marketing materials used in the state of Utah no less than 30 days prior to use for 12 months following the date of this Order.
3. Respondent shall have no further violation of the statutes and rules described in this Order.

DATED this 1st day of February, 2016.

TODD E. KISER  
Insurance Commissioner

  
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GREGORY SODERBERG  
Administrative Law Judge  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114  
Telephone (801) 530-6706

**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.