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

UTAH INSURANCE DEPARTMENT. Complainant. v. BERT J. CHRISTENSON [REDACTED] License # 109166 Respondent.	STIPULATION AND ORDER Docket No. 2016-008 BB Enf. Case No. 3721 Judge Gregory Soderberg, Esq. -- Administrative Law Judge
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STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, and Bert J. Christenson ("Respondent"), hereby stipulate and agree as follows:

1. Respondent holds a Resident Limited Line Producer with the qualification of bail. Respondent's business address is [REDACTED]

Respondent's License Number is 109166.

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 Section 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. Respondent knows of his 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. 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 _____ day of _____, 2016.


BERT J. CHRISTENSON

Dated this 17th day of February, 2016.


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. Respondent holds a Resident Limited Line Individual Producer License with the qualification of bail. Respondent owns and operates Price Bail Bonding.
2. On May 31, 2013, Respondent allowed his license to lapse. At that time, Respondent's associations were automatically terminated on SIRCON.
3. On June 10, 2013, Respondent reinstated his license, however his association to Price Bail bonding was not updated until October 9, 2015.
4. Respondent continued to write bail on behalf of Price Bail Bonding during the time his association was lapsed. From June 1, 2013 through October 8, 2015, Respondent wrote 639 bonds for Price Bail Bonding. The amount of premiums collected on those bonds totaled \$269,591.00.
5. An investigation was conducted by Department personnel into this matter. A recommendation of an administrative forfeiture in the amount of \$2,500.00 was made. On January 28, 2016, Respondent agreed to the recommended forfeiture in the amount of \$2,500.00.

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

CONCLUSIONS OF LAW

1. Utah Code Sections 31A-35-102 (2)(a) (ii)(b) and (c) defines a bail bond producer as one who is appointed by a bail bond surety.
2. Utah Code Sections 31A-23a-205 (2) and 31A-35-402 require that a bail bond producer must have an appointment to write bail bonds in this State.
3. Utah Administrative Rule R590-186-6 addresses licensure and renewal provisions for bail bond agents.
4. Respondent violated the above authorities when he allowed his license and appointment to lapse and, upon license reinstatement, he failed to renew his appointment to Price Bail Bonding, all the while continuing to write bail.
5. Imposition of the agreed forfeiture in the amount of \$2,500.00 is appropriate in this matter and 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. Respondent Bert J. Christenson is hereby assessed an administrative forfeiture in

the amount of \$2,500.00 to be paid to the Department within 30 days of the date of this

Order.

DATED this 18th day of February, 2016.

TODD E. KISER
Insurance Commissioner


GREGORY SODERBERG, 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.