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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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UTAH INSURANCE DEPARTMENT,  
  
Complainant,

v.

PETPLAN (DBA: FETCH INSURANCE  
SERVICES, LLC)  
3805 West Chester Pike, Suite 240  
Newton Square, Pennsylvania, 19073  
License #246194

STIPULATION AND ORDER

Docket No. 2016-0134 PC

Enf. Case No. 3847

Brett Barratt, J.D.  
Administrative Law Judge

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**STIPULATION**

The Utah Insurance Department ("Department"), by and through its legal counsel, and PetPlan (dba: Fetch Insurance Services, LLC), ("Respondent"), by and through its counsel, hereby stipulate and agree as follows:

1. Respondent is currently an active Non-Resident Third Party Administrator, Non-Resident Producer organization, and holds license number 246194.
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-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. This signed Stipulation and Order, along with the Findings of Fact and Conclusions of Law below, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

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

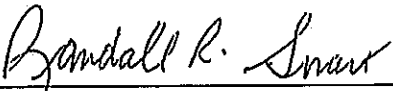
6. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

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

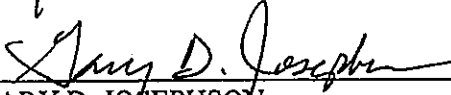
8. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

9. The person signing this Stipulation on behalf of the named parties hereby affirms that they are authorized to sign and bind the parties.

DATED this 15 day of FEBRUARY, 2017.

  
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RANDY SMART, Attorney-at-Law  
Representing PetPlan (dba: Fetch Insurance  
Services, LLC)

DATED this 16<sup>th</sup> day of February, 2017.

  
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 facts:

**FINDINGS OF FACT**

1. On April 4, 2016, Respondent filed its rates with the Department, with a proposed effective date of June 1, 2016. As part of the filing, Respondent indicated they were providing claims adjusting services on behalf of an insurance company.

2. At the time Respondent filed its rates with the Department, it was licensed as a Non-Resident Producer Organization, with qualifications of property, casualty and personal lines only.

3. The Department found that Respondent had handled 13 claims for an insurance company, which was outside the authority of Respondent's Non-Resident Producer Organization License.

4. When Respondent was notified by the Department that the proper insurance license to adjust claims was lacking, it immediately began the proper license application process.

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

CONCLUSIONS OF LAW

1. Respondents violated Utah Code § 31A-25-203, when it handled 13 claims, which were outside Respondent's authority of its Non-Resident Producer Organization License.

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


ORDER

IT IS HEREBY ORDERED:

Respondent PetPlan (dba: Fetch Insurance Services, LLC) is hereby assessed an administrative forfeiture in the amount of \$3,000.00, which is to be paid to the Department within 30 days of the signing date of this Order.

DATED this 16<sup>th</sup> day of February, 2017.

TODD E. KISER  
Insurance Commissioner

  
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Brett Barratt, J.D.  
Administrative Law Judge  
Utah Insurance Department