

Gary D. Josephson #5299
Assistant Attorney General
SEAN D. REYES #7969
Attorney General
Attorneys for Utah Insurance Department
P. O. Box 140874
Salt Lake City, UT 84114-0874
Telephone: 801-366-0375
gjosephson@gmail.com

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. UNITED AUTOMOBILE INSURANCE CO. 1313 NW 167TH STREET MIAMI GARDENS, FLORIDA 33169-5739 Cert. of Authority #35319 Respondent.</p>	<p>STIPULATION AND ORDER Docket No. 2017-037 Enf. Case No. 3882 Lisa Watts Baskin, J.D. Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department (“Department”), by and through its legal counsel, and United Automobile Insurance company (“Respondent”), hereby stipulate and agree as follows:

1. Respondent is currently a Property and Casualty insurance company holding Certificate of Authority Number 35319.
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 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. Respondent neither admits nor denies the Findings of Fact and Conclusions of Law below; however, Respondent does accept the Order.

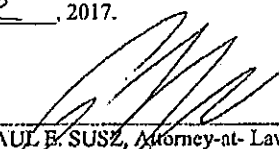
6. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

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 29 day of June, 2017.



PAUL E. SUSZ, Attorney-at-Law
United Automobile Insurance Company

3. Respondent acknowledges notice of agency action pursuant to Utah Code § 63G-4-201 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. Respondent neither admits nor denies the Findings of Fact and Conclusions of Law below; however, Respondent does accept the Order.

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 ____ day of _____, 2017.

PAUL E. SUSZ, Attorney-at- Law
United Automobile Insurance Company

DATED this 30th day of June, 2017.



GARY D. JOSEPHSON
Assistant Attorney General
Utah Insurance Department

Based upon the foregoing Stipulation and Department file, the Administrative Law Judge makes the following findings of facts:

FINDINGS OF FACT

1. On May 3, 2016, under Claim No. 1200007726, an accident occurred between Respondent's policy holder and a third party. Respondent's insured was responsible for the accident. Three months passed before Respondent paid the third-party claim.
2. On August 3, 2016, under Claim No. 1200008194, an accident occurred wherein Respondent's policy holder was at fault. Respondent received a report of the accident and three months passed before Respondent processed and paid the third-party claim.
3. On April 5, 2016, under Claim No. 1200007560, Respondent's insured was involved in an accident in which the insured was responsible. Over ten months passed before Respondent made payment to the third party.

Based upon the foregoing Stipulation and Findings of Fact, the Administrative Law Judge enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Respondent United Automobile Insurance Company violated Utah Code § 31A-26-303, unfair claim settlement practices, and Utah Admin. Rules R590-190-10(3) minimum standards for prompt, fair and equitable settlements, when Respondent failed to settle the three above referenced third-party insurance claims within 30 days of receiving written proof of loss.

Based upon the foregoing Stipulation and Findings of Fact and Conclusions of Law, the Administrative Law Judge enters the following Order:

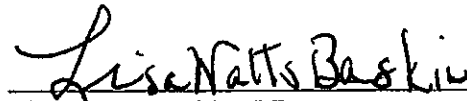
ORDER

IT IS HEREBY ORDERED:

Respondent UNITED AUTOMOBILE INSURANCE CO is hereby assessed an administrative forfeiture in the amount of \$30,000.00, which is to be paid to the Department within thirty (30) days of the signing of this Order.

DATED this 30th day of June, 2017.

TODD E. KISER
Insurance Commissioner



Lisa Watts Baskin, J.D.
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.