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

<p>In Re The Matter of:</p> <p>DISCOUNT RENT-A-CAR, INC. 4540 S. Commerce Dr. Murray, UT 84107</p>	<p>STIPULATED FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER</p> <p>Docket No. 2017-041 PC</p> <p>Enf. Case No. 3894</p> <p>Judge Lisa Watts Baskin Presiding Officer</p>
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Todd E. Kiser, Insurance Commissioner of the State of Utah ("Commissioner"), through his attorney, Perri Ann Babalis, and Jack M. McIntyre, attorney for Discount Rent-A-Car, hereby stipulate and agree as follows:

JURISDICTION

Pursuant to Utah Code Ann. §§ 31A-2-201 and 31A-1-105(2), the Commissioner is

charged with administering and enforcing the Utah Insurance Code.

Based upon the agreement, the investigation and the file information of the Utah Insurance Department (“Department”), the Commissioner, through his presiding officer, enters the following findings of fact:

FINDINGS OF FACT

1. Discount Rent-A-Car, Inc. is a Utah corporation, located at 4540 S. Commerce Drive, Murray, Utah 84107. Discount Rent-A-Car, Inc. is not licensed as an insurance producer by the Department.

4. The Department determined that Discount Rent-A-Car offered road hazard protection and road hazard protection is insurance.

Having entered Findings of Fact, the following conclusions of law are now entered:

CONCLUSIONS OF LAW

1. Utah Code Section 31A-23a-103 prohibits any person from engaging in activities related to soliciting and selling insurance without a valid license. Discount Rent-A-Car, Inc. violated this statute by selling insurance in Utah without a valid license.

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

ORDER

IT IS HEREBY ORDERED:


1. Discount Rent-A-Car, Inc. shall not conduct unlicensed insurance business in the State of Utah, including soliciting by any means, making or proposing to make any unauthorized insurance contract, taking or receiving or forwarding any application for insurance, collecting or

receiving, in full or in part, any insurance premium or fees, issuing or delivering any insurance policy, certificate of insurance, or other evidence of an insurance contract, publishing or disseminating any advertisement or information for insurance, or representing or assisting any person to do insurance business in the State of Utah.

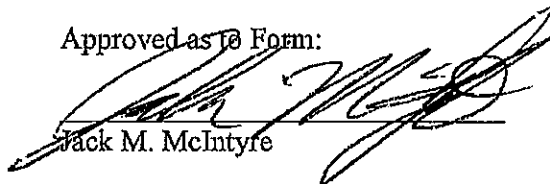
2. The pre-hearing conference scheduled for Thursday, August 24, 2017 at 10:00 a.m. is vacated.

DATED this 24th day of August, 2017.

TODD E. KISER
Insurance Commissioner


LISA WATTS BASKIN
Presiding Officer
Utah Department of Insurance

Approved as to Form:


Jack M. McIntyre

CERTIFICATE OF MAILING

The undersigned hereby certifies that on this date, a true and correct copy of the foregoing **STIPULATED FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER** was mailed, postage prepaid, to the following:

Discount Rent-A-Car, Inc.
c/o Cindy Holbrook
4540 S. Commerce Dr.
Murray, UT 84107

Dated this 24th day of August, 2017.



JEANNE MITCHELL
Utah Insurance Department