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

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. GALLAGHER BASSETT SERVICES, INC Two Pierce Place, 8th Floor Itasca, IL 60143 License No.6364 Respondent.</p>	<p style="text-align: center;">STIPULATION AND ORDER</p> <p>Docket No. 2017-073 PC Enf. Case No. 3924 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 Gallagher Bassett Services, Inc. (“Respondent”), hereby stipulate and agree as follows:

1. Respondent is a non-resident active independent adjuster organization licensed in the State of Utah under License No.6364. Respondent’s license qualifications types are Property and Casualty, Accident and Health, Workers Comp, and Crop Insurance. Respondents’ business address is Two Pierce Place, 8th Floor, Itasca, IL 60143.

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 Section 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 is aware of its right to be represented by legal counsel in this matter, and has either sought the advice of legal counsel or has waived the right to do so.

5. This signed Stipulation and the signed Order, 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.

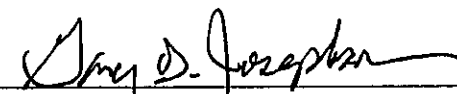
10. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 2nd day of August, 2017.



Tom Orłowski, Authorized Representative
GALLAGHER BASSETT SERVICES, INC.

Dated this 2nd day of August, 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 Fact:

FINDINGS OF FACT

1. A Department investigation was conducted after a complaint was filed alleging Respondent's excessive delay in responding to a claim.
2. The Department's investigation revealed that the claim was reported to Respondent on 11/8/2016; that Respondent interviewed the claimant on 11/10/2016, along with ordering a police report and an appraisal of claimant's vehicle; and that the police report was emailed to the claim representative on 12/29/2016, but not reviewed until 1/13/2017.
3. It was found that Claimant's vehicle was inspected on 11/15/2016 and that the inspection report was received by Respondent on 1/13/2017.

4. No contact was made with the claimant until 1/16/2017, two months from the time the claim was reported, and Respondent did not make the decision to deny the claim until 3/3/2017, four months after the claim was reported.

6. The Department and Respondent has agreed to an administrative forfeiture of \$1,500.00 to be paid by Respondent.

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

CONCLUSIONS OF LAW

1. Respondent violated Utah Code Section 31A-26-303 by failing to acknowledge and act promptly upon an insurance claim when Respondent delayed four months before sending a denial letter to the claimant.

2. An Administrative forfeiture in the amount of \$1,500 is appropriate under the circumstances.

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

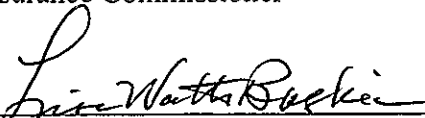
ORDER

1. Respondent is hereby ordered to pay an administrative forfeiture of \$1,500.00 to the Department within thirty days of the full signing date of this Order.

(Signature Follows)

DATED this 3rd day of August, 2017.

TODD E. KISER
Insurance Commissioner



LISA WATTS BASKIN, J.D.
Administrative Law Judge

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.