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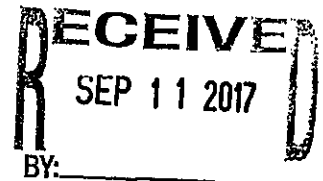
**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. CENTURY BENEFITS, LLC 23 NW 23rd Place #6156 Portland, OR 97210 License No. 540336 Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2017-077 TI Enf. Case No. 3928</p> <p>Lisa Watts Baskin, J.D. Presiding Officer</p>
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STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, and Century Benefits, LLC ("Respondent"), hereby stipulate and agree as follows:

1. Respondent is an active nonresident producer organization licensed in the State of Utah under License No. 540336. Respondent's license types are Property, Casualty, Accident Health, and Life. Respondents' business address is 23NW 23rd Place #6156, Portland, OR 97210.
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 represented by legal counsel in this matter.

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. Respondent neither admits nor denies the Findings of Fact and Conclusions of Law presented below; however, Respondent does accept the Order.

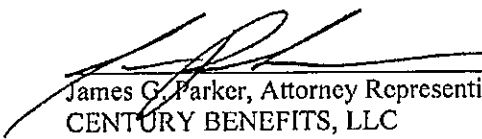
7. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

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

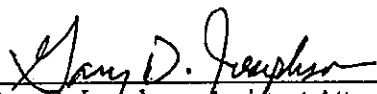
9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

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 8th day of September, 2017.


James G. Parker, Attorney Representing
CENTURY BENEFITS, LLC

Dated this 11th day of September, 2017



Gary D. Josephson, Assistant Attorney General
UTAH INSURANCE DEPARTMENT

Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. In January 2017, the Department conducted an investigation of Respondent concerning the issuing of insurance policies to Utah consumers utilizing unassociated and unlicensed producers.
2. The Department's investigation revealed that Respondent had utilized nine non-licensed producers and sold 290 insurance contracts to Utah residents from November 1, 2015 to December 31, 2015.
3. The investigation also revealed that Respondent had utilized 47 non-designated producers and sold 3,563 insurance contracts to Utah residents during November 1, 2015 through May 1, 2016.
4. The Department has recommended and Respondent has agreed to a forfeiture penalty in the amount of \$26,250.00.

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

CONCLUSIONS OF LAW

1. Utah Code Section 31A-23a-302 requires agency designation of any licensed producer to conduct insurance business on the agency's behalf in Utah.
2. Respondent violated the above referenced insurance law when it had 47 un-designated individuals selling insurance contracts on its behalf without the required active agency designations.
3. Utah Code Section 31A-23a-103 requires that a producer be licensed by the State of Utah before being utilized by an insurance organization to sell insurance policies.
4. Respondent violated the above referenced insurance law when Respondent utilized the services of nine unlicensed individuals.
5. An Administrative forfeiture in the amount of \$26,250.00 is appropriate under the circumstances.

Based on the foregoing Findings and Fact and Conclusions of Law, the Presiding Officer enters the following Order;


ORDER

1. Respondent is hereby ordered to pay an administrative forfeiture penalty in the amount of \$26,250.00 to the Department within thirty days of the signing date of this Order.

(Signature Follows)

DATED this 20th day of September, 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.