



4. Respondent failed to pay the claim within 30 days.
5. Respondent verbally denied the claim in error.
6. Respondent paid the claim after Complainant filed a complaint with the Department on February 6, 2018.
7. The Department and Respondent have agreed to an administrative forfeiture of \$5,000.00

### **CONCLUSIONS OF LAW**

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.
2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code. Utah Code § 31A-2-308.
3. Respondent’s conduct violates Utah Admin Code R590-190-10 and Utah Code § 31A-26-303.
4. As penalties for the violations in this case, Respondent should be ordered to pay a forfeiture of \$5,000.00.

### **ORDER**


Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$5,000.00 for the violations described in the Conclusions of Law.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 13<sup>th</sup> day of June, 2018.

TODD E. KISER  
Utah Insurance Commissioner

  
\_\_\_\_\_  
Lisa Watts Baskin  
Presiding Officer  
Utah Insurance Department

**NOTICE 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.