



complaint.

4. The Department emailed an information request regarding that complaint on October 20, 2017. Respondent did not reply to the Department until November 14, 2017.

5. The Department requested additional information on December 7, 2017 with a response due on December 12, 2017.

4. Respondent failed to reply to two telephone calls and two emails regarding the December 7 request.

5. The Department did not receive a response until January 4, 2018.

6. Based upon the above findings, the Department and Respondent have agreed to an administrative forfeiture of \$2,500.00.

#### **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 Code § 31A-2-202(4)(a) which requires that a person shall reply promptly in writing or in other designated form to a reasonable written inquiry from the commissioner

4. As penalties for the violations in this case, Respondent should be ordered to pay a forfeiture of \$2,500.00.

#### **ORDER**

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

that:

1. Respondent shall pay a forfeiture of \$2,500.00 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 3<sup>rd</sup> day of May, 2019.

TODD E. KISER  
Utah Insurance Commissioner

Lisa Watts Baskin  
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.