



3. Respondent reinstated his license on May 7, 2019
4. On or about July 17, 2019, Respondent notified the Department that he had conducted three closings while his producer license was lapsed.
5. The Department and Respondent have agreed to an administrative forfeiture of \$150.00.

### **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. Utah Code § 31A-23a-103(1)(a) states that a person cannot perform, offer to perform, or advertise any service as a producer in Utah without a valid individual license. A valid license includes at least one license type and one line of authority pertaining to that license type. Respondent violated this section by conducting three escrow closings while his producer licenses were lapsed.
4. As penalties for the violations in this case, Respondent should be ordered to pay a forfeiture of \$150.00.

### **ORDER**

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

1. Respondent shall pay a forfeiture of \$150.00 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 9<sup>th</sup> day of August, 2019.

TODD E. KISER  
Utah Insurance Commissioner

  
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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.