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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. JACKSON INSURANCE SERVICES, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2020-4201 Lisa Watts Baskin Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Jackson Insurance Services, have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order. Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a resident producer organization holding Utah license number 707595.
2. Respondent's mailing address is 997 E 3900 S, Salt Lake City, UT 84124.
3. On September 23, 2019, the Department was notified that another agency's name was appearing on a website owned by Jackson Insurance Services. The website name was

www.bearriverquotes.com and the agency's name was Keystone Insurance Services. The website was active from April 9, 2019 to September 27, 2019.

4. Respondent and Keystone Insurance Services were not associated; however, the website could have led a consumer to believe that they were associated or that the consumer was dealing with Keystone and not Respondent.

5. Respondent gained \$320.27 in profit from the website between April 9, 2019 and September 27, 2019.

6. The Department investigated similar allegations regarding Respondent in 2018. During that investigation, Respondent's owner told the Department that he had put into place a three person panel to review all changes made to the website going forward; however, the same issue arose less than a year later.

7. The Department and Respondent have agreed to an administrative forfeiture of \$840.54.

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 violated Utah Code § 31A-23a-402(8)(a) and Utah Admin. Rule R590-154-5 by placing another agency's name on its website when Respondent was not affiliated with that agency. This could mislead consumers or imply an association which did not exist.

4. As penalties for the violations in this case, Respondent should be ordered to pay a

forfeiture of \$840.54.


ORDER

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

1. Respondent shall pay a forfeiture of \$840.54 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 26th day of February, 2020.

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.