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BEFORE THE UTAH INSURANCE COMMISSIONER

<p style="text-align: center;">UTAH INSURANCE DEPARTMENT, Complainant, vs. THE UNION LABOR LIFE INSURANCE COMPANY, Respondent.</p>	<p style="text-align: center;">FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER</p> <p>Docket No. 2020-4222</p> <p>Lisa Watts Baskin Presiding Officer</p>
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Complainant, Utah Insurance Department (“Department”) and Respondent, The Union Labor Life Insurance Company (“Respondent”), 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 an insurer domiciled in Maryland and is authorized to do insurance business in Utah under license number 758.
2. Respondent’s mailing address is The Union Labor Life Insurance Company, 8403 Colesville Road, Silver Spring, Maryland, 20910.

3. Respondent markets and sells group life, accidental death and dismemberment, loss of time, and medical stop loss insurance products to Taft-Hartley funds and union employers.

4. Respondent markets and sells supplemental term life, accidental death and dismemberment, and hospital accident and indemnification certificates of insurance to union members.

5. In 2019, Respondent marketed, sold, and administered six (6) different supplemental insurance products to Utah residents.

6. Respondent had not filed forms for those six (6) supplemental insurance products with the Department.

7. In 2019, ninety-three (93) Utah union members were covered under certificates of insurance for those insurance products.

8. Respondent had not filed certificates of insurance with the Department for those supplemental insurance products that it marketed, sold, and administered to the ninety-three (93) Utah union members.

9. On May 21, 2020, the Department and Respondent agreed to an administrative forfeiture of \$29,250.00 (TWENTY-NINE THOUSAND AND TWO HUNDRED AND FIFTY DOLLARS).

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. *See* Utah Code § 31A-2-308.

3. Utah Code § 31A-21-201(1)(a) requires that a form be filed with the Commissioner before it may be used, sold, or offered for sale. Respondent violated this statutory requirement by failing to file forms with the Commissioner prior to issuing certificates of insurance.

4. Utah Admin. Code R590-220-5(2) imposes responsibility on a licensee and filer for assuring that a filing is in compliance with Utah laws and rules; and provides that licensees and filers of non-compliant filings are subject to regulatory action under Utah Code § 31A-2-308. Pursuant to this administrative rule, Respondent is subject to regulatory action for failing to file compliant forms with the Commissioner prior to issuing certificates of insurance.

5. As a penalty for the violations in this case, Respondent should be ordered to pay a forfeiture of \$29,250.00 (TWENTY-NINE THOUSAND AND TWO HUNDRED AND FIFTY DOLLARS).

ORDER

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

1. Respondent shall pay a forfeiture of \$29,250.00 (TWENTY-NINE THOUSAND AND TWO HUNDRED AND FIFTY DOLLARS) 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 9th day of July, 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.