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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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<p><b>COMPLAINANT:</b></p> <p>UTAH INSURANCE DEPARTMENT</p> <p><b>RESPONDENT:</b></p> <p>SKYLER L. CHAMBERS 90 East 200 South Smithfield, UT 84335 License No. 371282</p>	<p><b>STIPULATION AND ORDER</b></p> <p>Docket No. 2011-110 LC</p> <p>Enf. Case No. 2790</p>
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**STIPULATION**

1. Respondent Skyler L. Chambers is licensed resident insurance producer in the State of Utah, License No. 371282.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
  - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
  - b. Respondent admits the Findings of Fact and Conclusions made therefrom:

c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

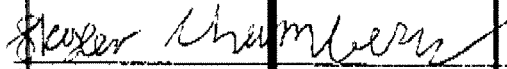
3. Respondent is aware of his right to a hearing at which he may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived his right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

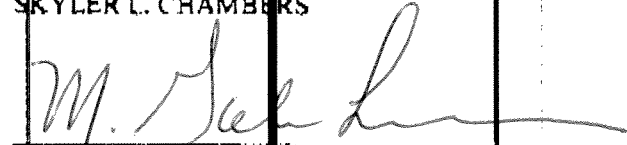
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to his rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for purpose of disposition of the matter entitled herein.

DATED this 6 day of June, 2011.



SKYLER L. CHAMBERS



UTAH INSURANCE DEPARTMENT

M. Gale Lemmon  
Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. On December 12, 2010, Respondent completed the licensing application for a Utah insurance license.
2. On January 24, 2011, the department's licensing division received notification from the Bureau of Criminal Identification that the Respondent had plead guilty on November 10, 2009, to one misdemeanor count of Unlawful Purchase, Possession, or Consumption by a Minor.
4. Respondent failed to report this charge and conviction on his application for license.
5. When contacted by the investigator, Respondent fully cooperated, took responsibility for his actions, and agreed to a forfeiture.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

**CONCLUSIONS OF LAW**

1. Utah Code Ann. § 31A-23a-105 requires that a licensed individual or agency producer report to the commissioner any criminal prosecution taken against the person in any jurisdiction. The report is to be filed at the time the person files an application for a license and within 30 days of the initial appearance before the court. In addition, the report must include a copy of the complaint or other relevant documents related to the action or prosecution.
2. By failing to report the criminal conviction to the commissioner, Respondent violated the above statutory provision.
3. An administrative forfeiture in the amount of \$500.00 is appropriate in this matter.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

**ORDER**

**IT IS HEREBY ORDERED:**

Respondent Skyler L. Chambers is hereby assessed an administrative forfeiture of \$500.00 to be paid to the Commissioner within 30 days of entry of this Order.

**NOTIFICATION**

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeiture of up to \$2,500.00 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.

DATED this 14<sup>th</sup> day of June, 2011.

NEAL T. GOOCH  
Insurance Commissioner



MARK E. KLEINFELD  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone: (801) 538-3800

CERTIFICATE OF MAILING

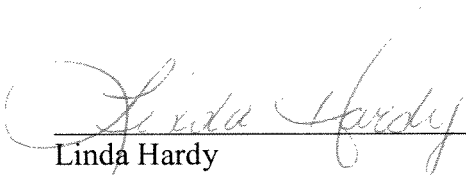
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

Skyler L. Chambers  
90 E. 200 South  
Smithfield, UT 84335

DATED this 14<sup>th</sup> day of June, 2011

  
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Linda Hardy  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901

**UTAH**  
**Invoice - Original**

Printed Date: June 14, 2011  
Invoice Date: June 14, 2011  
Balance Due: \$500.00  
Due Date: July 19, 2011  
Invoice ID: 512286  
Payor ID: 1443789

CHAMBERS SKYLER L  
1034 WEST RSI DRIVE SUITE 120C  
LOGAN UT 84321

<b>Item Description</b>	<b>Amount</b>
6/14/2011 Monetary Penalty Individual E-Case 2790 Docket # 2011-110 LC	\$500.00
	<hr/>
<b>Original Amount Due</b>	<b>\$500.00</b>
<b>Payments Received</b>	
	<hr/>
	<b>Balance Due</b>

**UTAH**  
**Invoice - Original**

Invoice Date: June 14, 2011  
Balance Due: \$500.00  
Due Date: July 19, 2011  
Invoice ID: 512286  
Payor ID: 1443789  
Payor Name: CHAMBERS, SKYLER  
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Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901