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BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

TAMARA E. SIBSON
441 W PLUMB LANE
RENO, NV 89509

**NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER**

Failure to Respond

DOCKET No. 2008-129 LC

Enf. Case No. 2266

License No. 244755

The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Annotated (U.C.A.) §§ 31A-2-101 and 63G-4-201 and Utah Administrative Code (U.A.C.) Rule R590-160. Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

FINDINGS OF FACT

1. Respondent is an agent authorized to do the business of insurance in the State of Utah holding License number 244755.
2. Respondent failed to properly respond to an initial inquiry of the Commissioner dated July 30, 2008.

3. The Respondent was required, by first class letters dated August 21, 2008 and August 25, 2008, to provide a substantive response to the Commissioner's initial inquiry on or before September 4, 2008.

4. The Respondent agreed by telephone on September 10, 2008 to provide a substantive response to the Commissioner's initial inquiry on or before September 12, 2008.

5. As of September 23, 2008, no response from the Respondent has been received.

6. The Respondent failed to respond to a telephone message left on her cell phone on September 16, 2008 compelling her to respond to the initial inquiry of the Commissioner.

7. As of the date of this Notice of Informal Adjudicative Proceeding and Order, no response has been received and the time for response and any extensions granted has expired.

Having entered his Findings of Fact, the Commissioner now enters his:

CONCLUSION OF LAW

1. In failing to submit a timely response to an inquiry from the Commissioner, the Respondent violated U.C.A. Subsection 31A-2-202(4).

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

ORDER

IT IS HEREBY ORDERED:

1. Respondent shall pay an administrative forfeiture in the amount of \$250.00. Said forfeiture shall be paid no later than ten (10) days after the date this Order becomes final.

2. Respondent shall provide a substantive response to the Commissioner's inquiries to be received in the offices of the Utah Insurance Department no later than ten (10) days after the date this Order becomes final.

3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, State Office Building, Room 3110, Salt Lake City, Utah 84114, Telephone Number (801) 538-3800. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license of the filing of an action to enforce this Order in District Court which may impose forfeitures of up to \$5,000.00 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.

Questions regarding this Adjudicative Proceeding should be directed to Richard Grieser, 801-537-9057.

DATED THIS 24th day of September, 2008.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK KLEINFELD, J.D.
ADMINISTRATIVE LAW JUDGE
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

**UTAH
Invoice - Original**

Printed Date: September 24, 2008
Invoice Date: September 24, 2008
Balance Due: \$250.00
Due Date: October 19, 2008
Invoice ID: 392918
Payor ID: 132102

SIBSON TAMARA ERYN
441 W PLUMB LANE
RENO NV 89509

Item Description	Amount
9/24/2008 Monetary Penalty Individual E-Case 2266 Docket # 2008-129 LC	\$250.00
Original Amount Due	<hr/> \$250.00

**UTAH
Invoice - Original**

Invoice Date: September 24, 2008
Balance Due: \$250.00
Due Date: October 19, 2008
Invoice ID: 392918
Payor ID: 132102
Payor Name: SIBSON, TAMARA
ERYN

Make checks payable to: Utah Insurance Department

Send payment to:

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

CERTIFICATE OF MAILING

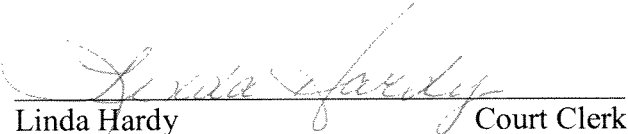
I do hereby certify that on this date I mailed, by regular mail, postage prepaid, a true and correct copy of the attached:

NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER

To the following:

Tamara E. Sibson
441 W. Plumb Lane
Reno, NV 89509

DATED this 24th day of September, 2008.


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