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RECEIVED

DEC 16 2010

UTAH STATE
INSURANCE DEPT

BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

CASANDRA ANN SAZAMA
453 West 1500 South #310
Bountiful, UT 84010
License No. 361624

STIPULATION AND ORDER

Docket No. 2010-178 LC

Enf. Case No. 2732

STIPULATION

1. Respondent, Casandra Ann Sazama is a licensed resident producer in the State of Utah, License No. 361624.
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 her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her 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 her 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 16th day of December, 2010.


CASANDRA ANN SAZAMA


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 or about September 20, 2010, the Respondent, Casandra Ann Sazama, applied for a residential producer license.

2. The Respondent answered “No” to the question on the application: “Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?”

3. On or about September 28, 2010, a fingerprint BCI report disclosed an arrest/charge dated April 24, 2010.

4. On or about October 18, 2010, a Market Conduct Examiner requested an explanation from Respondent as to why she had not disclosed the charge on her license application.

5. On or about October 18, 2010, Respondent explained that she was involved in a domestic dispute which resulted in a misdemeanor charge. She was not arrested, but was cited and told to appear in court. She stated the reason for her failure to disclose the incident on her application was because she had not yet appeared in court.

6. Respondent cooperated in the investigation and has agreed to the terms of this Stipulation and Order. Producer Licensing released the hold on her license.

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 an applicant for a producer license to disclose at the time of application any criminal action taken against the person in any jurisdiction, and the applicant is to include a copy of the complaint or other relevant legal documents related to the action or prosecution.

2. Respondent, Casandra Ann Sazama, violated Section 31A-23a-105 when she failed to disclose on her application for producer license the criminal charge dated April 24, 2010.

3. An administrative forfeiture in the amount of \$500.00 is appropriate under the circumstances.

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:

1. An administrative forfeiture in the amount of \$500.00 is assessed against Respondent Casandra Ann Sazama.

2. The forfeiture shall be paid to the Commissioner within thirty days following the date this Order is signed.

NOTIFICATION

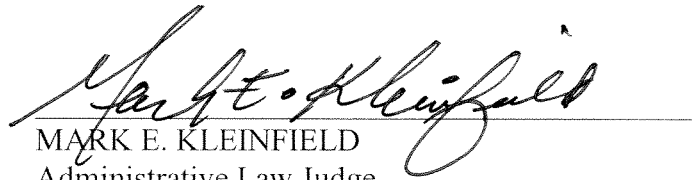
Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the

suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 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.

DATED this 16 day of December, 2010.

NEAL T. GOOCH
Insurance Commissioner

A handwritten signature in cursive script, reading "Mark E. Kleinfeld", is written over a horizontal line.

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



Insurance Department

State of Utah

GARY R. HERBERT
Governor

GREG BELL
Lieutenant Governor

NEAL T. GOOCH
Commissioner

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:

Casandera Ann Sazama
453 West 1500 South #310
Bountiful, UT 84010

DATED this 20th day of December, 2010

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

**UTAH
Invoice - Original**

Printed Date: December 16, 2010
Invoice Date: December 16, 2010
Balance Due: \$500.00
Due Date: January 15, 2011
Invoice ID: 490737
Payor ID: 1435755

SAZAMA CASANDRA ANN
C3/CUSTOMERCONTACTCHANNELS
5215 WILEY POST WAY STE 200
SALT LAKE CITY UT 84116-3274

Item Description	Amount
12/16/2010 Monetary Penalty Individual E-Case 2732 2010-178 LC	\$500.00
Original Amount Due	<hr/> \$500.00
Payments Received	
	<hr/> Balance Due

**UTAH
Invoice - Original**

Invoice Date: December 16, 2010
Balance Due: \$500.00
Due Date: January 15, 2011
Invoice ID: 490737
Payor ID: 1435755
Payor Name: SAZAMA,
CASANDRA ANN

Make checks payable to: Utah Insurance Department

Send payment to:

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