

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

IN RE THE APPLICATION OF:

**TAMARA ANNETTE SAWYER**  
248 South 500 East, Apt. D7  
Clearfield, UT 84015

License Pending

**ORDER ON HEARING**  
(Formal Hearing)

DOCKET No. 2014-106-LC  
Enf. Case No. 3539

**Mark E. Kleinfield,**  
Presiding Officer

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**STATEMENT OF THE CASE**

**THIS MATTER** concerning whether the Applicant should be issued a Resident Producer Individual license came on to be heard before the Commissioner of the Utah State Insurance Department (“*Department*”) on Wednesday, October 22, 2014 at 2:00 o’clock P. M. Mountain Time, with Mark E. Kleinfield, Administrative Law Judge, serving as designated Presiding Officer.

Said hearing being held at the Department’s offices, Utah State Office Building, Room 3112, Salt Lake City, Utah 84114, having been convened at the designated time of 2:00 (2:14) P. M., October 22, 2014 and adjourned at 3:08 P. M. on said same day.

**Appearances:**

Gary D. Josephson, Assistant Attorney General, State of Utah, Heber Wells State Office Building, Salt Lake City, Utah 84114.

Tamara Annette Sawyer, Applicant, *pro se*.

**By the Presiding Officer:**

Pursuant to an October 16, 2014 "*Notice of Rescheduled Hearing*" a hearing was conducted on October 22, 2014 in the above-entitled proceeding.

The Applicant was present at that time.

The hearing was convened and conducted as a **formal hearing** in accordance with Utah Code Ann. Sections 63G-4-204, 63G-4-205, 63G-4-206, 63G-4-207 and 63G-4-208 and Administrative Rule R590-160-6.

**ISSUE, BURDEN and "STANDARD OF PROOF"**

1. The basic issue(s) in this case is (are):

a. Was Applicant's application for a Resident Producer Individual license improperly denied?

b Has the Applicant presented sufficient evidence to show that the Department's denial was not justified on the record?

c. Has the Applicant presented sufficient evidence that would justify the reversal of such denial?

(SEE also Paragraph 2 under *DISCUSSION-ANALYSIS*.)

2. The "*burden of proof*" or "*burden of going forward*" in this case as to the above issue(s) is on the Applicant.

3. As per Utah Administrative Code Rule, R590-160-5(10) as to the above and foregoing "issue(s)" or "question(s)" to be answered the "*standard of proof*" as to issues of fact is to be proven by a "*preponderance of the evidence*".

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Both the Department and Applicant presented opening statements.

Thereafter, evidence was offered and received.

### **SUMMARY OF THE EVIDENCE**

#### **Witnesses:**

##### **For the Applicant:**

1. Tamara Annette Sawyer, Applicant.

##### **For the Department:**

1. Randall Overstreet, Director, Producer Licensing Division, Utah Insurance Department, State Office Building, Room 3110, Salt Lake City, Utah 84114.

Both of whom were sworn and testified.

#### **Exhibits:**

##### **The Department offered the following exhibits:**

1. **State's Exhibit No. 1 - 5**, referencing numerous criminal misdemeanor proceedings, including felonies reduced to misdemeanors, in regards to the Applicant as well as civil judgments concerning the Applicant. (SEE FILE).

(No objection being made which was accepted and entered.)

##### **The Applicant offered the following exhibits:**

NONE.

Additionally the Presiding Officer took judicial notice of the files and records of the Department particularly the Applicant's July 19, 2014 application; the Department's September 4, 2014 denial letter and Applicant's request for hearing.

Argument followed.

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The Presiding Officer being fully advised in the premises and taking administrative notice of the files and records of the Department, now enters his *Findings of Fact, Conclusions of Law, and Order*, on behalf of the Department:

## **FINDINGS OF FACT**

**I, find by a preponderance of the evidence, the following facts:**

### *Preliminary-Procedural Facts* (Paragraphs 1-7)

1. The Utah Insurance Department (“Department”) is a governmental entity of the State of Utah. The Department as per Utah Code Ann. Section 31A-2-101 is empowered to administer the *Insurance Code*, Title 31A, Utah Code Ann., 1953, as amended.

2. The Applicant, Tamara Annette Sawyer:

- a. is a resident of the State of Utah and maintains a present residence of 248 South 500 East, Apt. D7, Clearfield, Utah 84015; and
- b. has not previously been nor is presently licensed by the Department to conduct or be engaged in any capacity in the insurance business in the State of Utah.

3. The Applicant on or about July 19, 2014 filed her application with the Department for issuance of a “*Resident Producer Individual License*”. (SEE Administrative file.)

4. The Department on or about September 4, 2014 in writing denied Applicant's application for “one or more of the following reasons”:

UCA Section 31A-23a-105(2)(b) & (c) - failure to report at the time of filing the license application a criminal prosecution against you;

UCA 31A-23a-111(5)(b)(ix) – providing incorrect, misleading, incomplete, or materially untrue information in the license application;

UCA 31A-23a-111(5)(b)(xiv) – convicted of a felony;

UCA 31A-23a-111(5)(b)(xxiii) – convicted of a felony involving dishonesty in violation of 18 U. S. C. Section 1033 and therefore under 18 U. S. C. Section 1833 is prohibited from engaging in the business of insurance; and

UCA Section 31A-23a-111-5(b)(i) – unqualified for a license.

5. That included in said denial were instructions informing Applicant of the right to an “*informal hearing*” if a timely request is made in writing within fifteen (15) days.

6. The Applicant filed a timely “*request for hearing*” with the Department. (SEE Administrative file.)

7. That based on the preliminary facts as set forth in Paragraphs 1 through 6, immediately above, through means of an September 29, 2014 “*Notice of Conversion to Formal Proceedings and Notice of Hearing*”, *sua sponte*, and an October 16, 2014 “*Notice of Re-scheduled Hearing*” both mailed to the Applicant at her referenced address this present formal hearing was set for October 22, 2014 at 2:00 P. M. Mountain Time.

*Operative Facts*  
(Paragraphs 8 -9)

8. The Applicant is a resident of the State of Utah.

9. The Applicant:

a. has an extensive criminal background including misdemeanor and felony convictions; and

b. failed to disclose such on her application and while after inquiry by the Department the Applicant “expanded” on her past history and pointed out the majority of such is almost 20 years ago there are recent proceedings as of 2008 and 2012.

## **DISCUSSION-ANALYSIS**

(Paragraphs 1-7)

1.a. Both the Applicant and the Department in large measure while advocating clearly different characterizations or interpretations and import of the above referenced operative facts in substance concurred as to the basic *chronology* and **core** facts.

b. The record now being complete sets forth competent and credible evidence for the entry of the following analysis.

2. The question(s) presented is:

a. “Whether the Applicant has presented sufficient evidence to show that the Department’s September 14, 2014 letter of denial of the Applicant's July 19, 2014 application for licensure as a “*Resident Producer Individual*” was not justified on the record?”;

b. “Whether the Applicant has presented sufficient evidence that would justify the reversal of such September 14, 2014 denial?”; and

c. “Whether as per U. A. C. Rule, R590-160-5(10) as to each of the above and foregoing “issues” or “questions” the Applicant has so shown such evidence by a “*preponderance of the evidence*” sufficient to carry Applicant’s burden of proof?”

3. Primary Applicable Pertinent Statutes, Administrative Rules and Precedent are as follows (although others may be otherwise specifically cited within the body of this “Order on Hearing”):

Section 31A-23a-107, Utah Code Ann., reads as follows:

**“31A-23a-107. Character requirements.**

Each applicant for a license under this chapter shall show to the commissioner that:

(1) the applicant has the intent in good faith, to engage in the type of business that the license applied for would permit;

(2) if a natural person, the applicant is competent and trustworthy; or, if the applicant is an agency, all the partners, directors, or principal officers or persons having comparable powers are trustworthy, and that it will transact business in such a way that all acts that may only be performed by a licensed producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary are performed exclusively by natural persons who are licensed under this chapter to transact that type of business and designated on the agency's license;

(3) the applicant intends to comply with Section 31A-23a-502; and

(4) if a natural person, the applicant is at least 18 years of age.”

4. a. The record would appear that the Applicant has an extensive criminal background.

b. The majority being over 20 years ago. The Applicant presenting that “I am a different person now”. The Applicant arguing that the great majority of such crimes being of a minor nature resultant from domestic abuse and her state of mind resultant from the death of a teenage daughter.

c. While like any person the Hearing Officer would and does emphathize with the Applicant or anyone in her position it is also clear there have been offenses as recently as 2008 and 2012.

d. Of greatest impact though is the Applicant’s initial failure to disclose such background as well as the strict and absolute prohibition of licensure based on 18 U. S. C. Section 1033.

5.a. Without belaboring Applicant's history it is a basic pre-requisite to work in any capacity in any profession or occupation or business venture, especially the insurance business that the characteristic of trustworthiness becomes **the** prime character qualification of Section 31A-23a-107, U. C. A., for all other characteristics requisite to engage in the insurance industry for the protection of the public interest of necessity flow from it.

b. Legislative *fiat* in the present instance handcuffs the Presiding Officer from doing anything but affirming the Department's April 16, 2014 denial.

6. The Department in licensing the Applicant or any individual in comparable circumstances to the Applicant would be breaching its responsibilities to the public.

7. a. The Presiding Officer while having heard the witnesses and reviewed the documentary evidence cannot peer into the heart, mind and conscience of any witness to assist him or her in making the most appropriate decision. The Presiding Officer can only look at and weigh the **present** evidence before him.

b. Here in the **present** instance the burden is/was on the Applicant to:

i. **Present** sufficient evidence to show that the Department's denial was not justified on the record; and

ii. **Present** sufficient evidence that would justify the reversal of such denial.

c. This the Applicant has failed to do.

d. The Applicant's July 19, 2014 application was properly denied based on the record before the Department.



**BASED ON THE ABOVE AND FOREGOING FINDINGS OF FACT** and discussion-analysis the Presiding Officer enters the following:

**CONCLUSIONS OF LAW**

1. The Applicant's extensive criminal background, albeit a number of years ago, and failure to disclose such on her application creates an irrebuttable presumption as to Applicant's inability to meet the character qualification requirement of UCA Section 31A-23a-107.

2. The Applicant does not meet the character qualifications for licensing outlined in Section 31A-23a-107, UCA, 1953, as amended.

3. The issuance of a "*Resident Producer Individual*" license would be in contravention of the intent and purpose of Section 31A-23a-107, UCA , which based on "Conclusions of Law" No.s 1 and 2, immediately above, the Department in the practice of good public policy and the protection of the public welfare cannot at this time do.

4. The Department's "*letter of denial*" under date of September 4, 2014 should be affirmed.

5. The Applicant's July 19, 2014 application for licensure as a "*Resident Producer Individual*" should be denied.

**AND BASED ON THE ABOVE AND FOREGOING CONCLUSIONS OF LAW** the Presiding Officer enters the following:

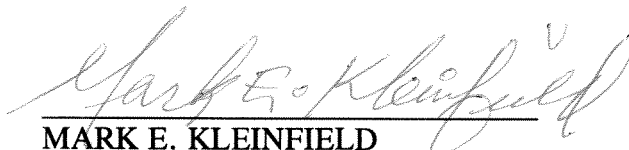
**ORDER**

**WHEREFORE, IT IS ORDERED that:**

1. The Department's "letter of denial" under date of September 4, 2014 is **affirmed**; and
2. The Applicant's July 19, 2014 application for licensure as a "Resident Producer Individual" is **denied**.

**DATED and ENTERED** this 15<sup>th</sup> day of December, 2014.

**TODD E. KISER,  
INSURANCE COMMISSIONER**



**MARK E. KLEINFELD  
ADMINISTRATIVE LAW JUDGE  
and  
PRESIDING OFFICER  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone: (801) 537-9246  
Facsimile: (801) 538-3829  
Email: MKleinfeld@utah.gov**

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## **ADMINISTRATIVE AGENCY REVIEW**

Administrative Agency Review of this Order may be obtained by filing a Petition for Review with the Commissioner of the Utah Insurance Department within thirty (30) days of the date of entry of said Order consistent with Utah Code Ann. Section 63G-4-301 and Administrative Rule R590-160-8.

**Failure to seek agency review shall be considered a failure to exhaust administrative remedies.**

(R590-160-8 and Section 63G-4-401)

## **JUDICIAL REVIEW**

As an “**Formal Hearing**” after agency review judicial review of this Order may be obtained by filing a petition for such review consistent with Utah Code Ann. Section 63G-4-403.

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CERTIFICATE OF MAILING

The undersigned certifies on this date, a true and correct copy of the forgoing ORDER ON HEARING was mailed, postage prepaid, to the following:

**Tamera Annette Sawyer**  
248 South 500 East Apt. D7  
Clearfield, UT 84015

DATED this 15<sup>th</sup> day of December, 2014



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LINDA HARDY  
UTAH INSURANCE DEPARTMENT  
STATE OFFICE BUILDING, ROOM 3110  
SALT LAKE CITY, UT 84114-6901