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BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF UTAH

UTAH INSURANCE DEPARTMENT,

Complainant,

VS.

IVAN OTTO OKAHARA License No. 240625 1109 S. Orem Boulevard Orem, Utah 84058-6931

Respondent.

DEFAULT AND DEFAULT ORDER

Docket No. 2015-002 LC

Enforcement Case No. 3567

Mark E. Kleinfield Administrative Law Judge

DEFAULT

On Wednesday, the 25th day of February, 2015 at 1:00 p.m., the date and time set for the Pre-Hearing Conference in this matter, the Complainant, Utah Insurance Department, appeared by and through its counsel, Gary D. Josephson, Assistant Attorney General. Also in attendance to testify on behalf of the Department was Market Conduct Examiner Silmara Charlesworth.

Respondent was served with proper notice of the hearing under Utah Admin. Rule R590-160-5(7)(c) and Utah Code Ann. § 31A-23a-412(1). The Respondent failed to either appear in

person or through counsel. With no appearance or response having been received, pursuant to Utah Code Ann. § 63G-4-209, THE DEFAULT OF THE RESPONDENT IS HEREBY ENTERED.

DATED this 5 day of March, 2015.

TODD E. KISER Insurance Commissioner

MARK E. KLEINFIELD, Esq. Administrative Law Judge

DEFAULT ORDER

With the default of the Respondents having been entered as his Findings of Fact and Conclusions of Law, the Administrative Law Judge hereby adopts the allegations in Complainant's Complaint. Also, based on proffered evidence at the Order to Show Cause Hearing, the Administrative Law Judge also finds the following:

- 1. On or about June 20, 2014, three 3rd degree felony charges were filed against Respondent in Case No. 141401417, Fourth Judicial District Court, Utah County, State of Utah. Charge one was for "forgery," charges two and three were for "fraudulent insurance act with another."
- 2. Also on August 20, 2014, Respondent entered a guilty plea to the count one charge, a class A misdemeanor. In his "Statement of Defendant in Support of Guilty Plea and Certificates of Counsel" filed with the court, Respondent stated, "On or about the date charged, I

obtained the identifying information contained in the insurance policy of Ruben Bianchetti in order to initial a policy under his name at the request of another. I had never met or received permission from Ruben Bianchetti to have his identifying information or insurance documents."

- 3. On September 22, 2014, the Department's Licensing Division received form Respondent a request to voluntarily surrender his license. Due to Respondent's guilty plea to unlawful possession of another's identifying documents, the Licensing Division referred this matter to the Market Conduct Division for investigation..
- 4. Based upon the actions of Respondent, which are violations of Utah Code Section 31A23-a-107 regarding licensing character requirements, on October 21, 2014, the Department sent a letter of recommendation for revocation by administrative action to Respondent. No reply was received. On November 7, 2014, a second recommendation letter was sent and, again, no reply was received. On December 4, 2014, a third and final letter was sent and no reply was received. Additional attempts to contact Respondent by telephone were without success. Information used by the Department to try and contact Respondent was the contact information Respondent provided the Department under Utah Code Ann. § 31A-23a-412(1).
- 5. As of this date, no response has been received from Respondent, and the time for response and any extensions has expired.

Based on Respondent's Default, along with the Findings of Fact and Conclusions of Law, the following order is entered:

IT IS HEREBY ORDERED:

- 1. THE INSURANCES LICENSE OF THE RESPONDENT, IVAN OTTO OKAHARA, LICENSE NO. 240625, IS HEREBY REVOKED.
- 2. Respondent shall immediately cease doing any insurance business in the State of Utah and shall not be an owner, directly or indirectly, of any entity doing any insurance business in the State of Utah and shall not act as an officer, director, employee or agent of any entity doing any insurance business in the State of Utah.

DATED this 5 day of Marsh , 2015.

TODD E. KISER Insurance Commissioner

MARK E. KLEINFIELD, Esq. Administrative Law Judge Utah Department of Insurance State Office Building, Room 3110 Salt Lake City, UT 84114

Telephone (801) 538-3800

NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including additional forfeitures of up to \$5,000.00 per violation in 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.