

Utah Insurance Department
State Office Building, Rm 3110
Salt Lake City, UT 84114
Telephone (801)538-3800
Sandy Glaze
Telephone (801) 538-3345

**BEFORE THE INSURANCE COMMISSIONER
STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT,

RESPONDENT:

CASANDRA WATSON
6646 AHERN CT
INDIANAPOLIS IN 46268

License No. 510876

**NOTICE OF INFORMAL
AGENCY ACTION
AND ORDER**

Docket No. 2015-097 LC

Enf. Case No. 3656

Judge Mark Kleinfeld

Administrative Law Judge

The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Ann. § 31A-2-201, 31A-3-103 and 63G-4-201 and Utah Admin. Code R590-102. Based upon information contained in agency files or known to the Department, the Department asserts the following facts:

FACTS

1. Respondent is a licensed insurance producer authorized to do the business of insurance in the State of Utah holding License Number 510876.
2. On or about June 12, 2015 the Department received a termination for cause letter from Respondent's employer, Golden Rule Insurance Company.

3. On July 27, 2015, the Department's Market Conduct Division attempted to contact Respondent at:

- a. The business email address, CWATSON@unitedhealthone.com; and
- b. The mailing address, 6646 AHERN CT, INDIANAPOLIS IN 46268

Respondent failed to respond to any of these inquiries.

4. On July 31, 2015, Respondent was emailed a second request, to the same email address shown above, to confirm receipt of the previous email by the Department's Market Conduct Division.

Respondent failed to respond.

5. On August 14, 2015, The Department's Market Conduct Division attempted to contact Respondent by phone at:

- a. The business phone number, 317-715-8605, and
- b. The home number, [REDACTED], and
- c. The home number, [REDACTED]

The Department's Market Conduct Division was unable to contact Respondent.

6. As of today, August 14, 2015, Respondent has failed to respond to any of the Department's inquiries. Respondent has violated 31A-2-202(4)(a) by failing to respond to multiple inquiries of the commissioner.

BASED UPON THE FOREGOING FACTS

Based upon the foregoing facts, the Commissioner now enters the following Order:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$500.00. 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 regarding the failure to respond.

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.

DATED THIS 17 day of August, 2015.

TODD E. KISER
INSURANCE COMMISSIONER

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

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

NOTIFICATION

If you request a hearing regarding this matter, please contact the Examiner, Sandy Glaze, at 801-538-3345. 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 and the filing of an action to enforce this Order in District Court, which may impose forfeitures 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.