

Utah Insurance Department
State Office Building, Rm 3110
Salt Lake City, UT 84114
Randy Overstreet, Director
Producer Licensing Division
Telephone: (801) 538-3645
Email: roverstreet@utah.gov

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

UTAH INSURANCE DEPARTMENT

Complainant,

vs.

JESSE STEVEN HOUCHINS

Email: eagleeyehouch@msn.com

Respondent/Applicant.

**NOTICE OF INFORMAL
AGENCY ACTION
AND ORDER**

E-case No.: 3859
Docket No.: 2017-009 LC

Presiding Officer

The Utah Insurance Department (“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, R590-160. Based upon information contained in the Department’s files or known to the Department, the Presiding Officer enters the following:

FINDINGS OF FACT

1. On October 31, 2016, Respondent, Jesse Steven Houchins, applied for a resident producer individual license.
2. Respondent’s application is denied based upon the following facts:

- a. On February 13, 1989, Respondent pled guilty to and was convicted of Theft, a Third Degree Felony.
- b. On November 7, 2016, the department sent a letter of instructions with an attached questionnaire form informing Respondent that under federal law, due to his felony conviction involving dishonesty or breach of trust he cannot engage in the business of insurance without first applying for and receiving written consent of the insurance commissioner, which is separate and apart from the insurance license application, and that returning the attached completed questionnaire with related documents would be considered to be his application for such written consent.
- c. During December 2016, the requested information was received from Respondent.
- d. On January 24, 2017, the department sent to Respondent a written denial executed by the insurance commissioner, denying Respondent's request for consent to work in the insurance industry, along with a cover letter also dated January 24, 2017.

Having entered the above Findings of Fact, the Presiding Officer now enters the following:

CONCLUSIONS OF LAW

1. In being convicted of a felony involving dishonesty, under 18 U.S.C. Section 1033 Respondent is prohibited from engaging in the business of insurance pursuant to UCA Subsection 31A-23a-111(5)(b)(xxiii).

Based on the Findings of Fact and the Conclusions of Law, the Presiding Officer now enters the following Order:

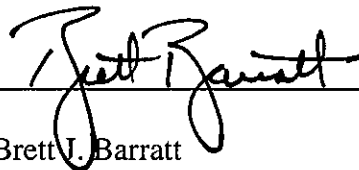
ORDER

IT IS HEREBY ORDERED:

1. Respondent's application for an insurance license is hereby denied.
2. This Order shall become final fifteen (15) days after the date of mailing or emailing, unless a written request for an administrative hearing is received prior to the fifteen (15) day deadline. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested. The written request can be mailed to the address listed above or emailed to the Department in .pdf format to uidadmincases@utah.gov.
3. 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.

DATED this 26th day of January, 2017.

TODD E. KISER
INSURANCE COMMISSIONER



Brett J. Barratt
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT 84114
Telephone: (801) 538-3800
Email: bbarratt@utah.gov