

Utah Insurance Department  
State Office Building, Rm 3110  
Salt Lake City, UT 84114  
Cathy Burton, Examiner  
Market Conduct Division  
Telephone: (801) 537-9113  
Email: caburton@utah.gov

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

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**UTAH INSURANCE DEPARTMENT**

Complainant,

vs.

**GAHAN SHAREI ADAMS**

Business Email: GAHAN.ADAMS@HOMESITE.COM

Respondent/Applicant.

**NOTICE OF INFORMAL  
AGENCY ACTION  
AND ORDER**

E-case No.: 3862  
Docket No.: 2017-014LC

Brett Barratt, JD  
Presiding Officer

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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 December 19, 2016, Respondent, Gahan Sharei Adams, applied for a Utah non-resident producer individual license.

2. Respondent's license application is denied based upon the following facts:
  - a. On August 15, 2016, the Ohio Insurance Department took administrative action against Respondent regarding his license or license application.
  - b. On the December 19, 2016, license application, Respondent answered "No" to the background question as to whether Respondent had ever been named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration.
  - c. On January 31, 2017, the case was referred by the Producer Licensing Division to the Market Conduct Division for further investigation and determination as to any administrative action that should be taken.
  - d. On February 1, 2017, the assigned market conduct examiner sent a request for information to Respondent by regular mail and email to the mailing and business email address identified on the license application, with a response due from Respondent on or before February 14, 2017.
  - e. As of the date of this Notice of Agency Action and Order, there has been no response by email or in any other manner from Respondent to the request for information and the time for response has expired.

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

**CONCLUSIONS OF LAW**

1. In failing to report the administrative actions taken against Respondent by the California Insurance Department at the time of filing the Utah license application, Respondent violated Utah Code Annotated (UCA) Subsection 31A-23a-105(2).
2. In providing incorrect, misleading, incomplete, or materially untrue information in the license application, Respondent violated UCA Subsection 31A-23a-111(5)(b)(ix).
3. In failing to submit a timely response to an inquiry from the Commissioner for additional information in connection with the license application, Respondent violated UCA Subsections 31A-23a-104(2)(b)(vii) and 31A-2-202(4).

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](mailto: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 23<sup>rd</sup> day of February, 2017.

TODD E. KISER  
INSURANCE COMMISSIONER



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