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

<p>UTAH INSURANCE DEPARTMENT, Complainant, v. AUDREY MICHELLE LOOSEMORE, Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2018-031 PL Enf. Case No. 3983</p> <p>Lisa Watts Baskin, J.D. Administrative Law Judge</p>
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STIPULATION

The Utah Insurance Department (“Department”), by and through its legal counsel, and Audrey Michelle Loosemore (“Respondent”), hereby stipulate and agree as follows:

1. The Department has jurisdiction over the parties and subject matter of this administrative action.
2. Respondent acknowledges notice of agency action pursuant to Utah Code Section 63G-4-201; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Section 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.
3. Respondent is aware of her right to be represented by legal counsel in this matter, and has either sought the advice of legal counsel or has waived her right to do so.

4. This signed Stipulation and the signed Order, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

5. The Findings of Fact and Conclusions of Law presented below are accepted by the parties.

6. The issuance of the signed and adopted Order proposed below is solely for disposing of the specific matter entitled herein.

7. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

8. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

9. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 28th day of March, 2018

/s/ Audrey Michelle Loosemore

AUDREY MICHELLE LOOSEMORE

Dated this 28th day of March, 2018

/s/ Helen A. Frohlich

Helen A. Frohlich, Assistant Attorney General
UTAH INSURANCE DEPARTMENT

Based upon the foregoing Stipulation and Department file, the Administrative Law Judge makes the following Findings of Fact:

FINDINGS OF FACT

1. Respondent, Audrey Michelle Loosemore, is a resident individual producer holding license number 638435.
2. Respondent's mailing address is 3980 South 2225 West, Roy, Utah 84067.
3. On September 27, 2017, Respondent applied for a Utah Resident Producer License, which the Department issued on October 19, 2017.
4. Although Respondent filled out the license application completely, Department personnel failed to note that Respondent had a felony conviction involving dishonesty from March 9, 1995, until after the license was issued.
5. Pursuant to the 1994 federal Violent Crime Control Act, 18 U.S.C. Section 1033, a person who has such a felony conviction on record cannot be engaged in the business of insurance in any capacity without written consent of the Insurance Commissioner. The law lifts this prohibition for persons who have written consent to engage in the insurance industry from an authorized insurance regulator.
6. On January 24, 2018, Todd E. Kiser, Utah Insurance Commissioner, gave written consent for Respondent to work in the insurance industry.
7. On March 19, 2018, Respondent agreed to an administrative penalty of probation for a period of two years.

Based upon the foregoing Stipulation and Findings of Fact, the Administrative Law Judge enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Utah Code Section 31A-23a-111(5)(b) provides that the Commissioner may take action, including denial of a license, if the licensee is convicted of a felony.
2. Respondent pled guilty to 3rd degree felony theft on March 9, 1995.
3. Although Respondent had committed an act that was grounds for denial of license, Respondent obtained written consent from the Utah Insurance Commissioner pursuant to 18 U.S.C. Section 1033.
4. An administrative penalty of probation for a period of two years is appropriate under the circumstances.

ORDER

1. Respondent, Audrey Michelle Loosemore, is hereby placed on probation for a period of two years beginning on the date this Order is signed.
2. During probation, Respondent shall not violate any Utah Statute or Department Rule.

DATED this 29th day of March, 2018.

TODD E. KISER
Insurance Commissioner



LISA WATTS BASKIN, J.D.
Administrative Law Judge
Utah Insurance Department

NOTIFICATION TO RESPONDENT

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 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.

CERTIFICATE OF MAILING

The undersigned hereby certifies that on this date, a true and correct copy of the foregoing **STIPULATION AND ORDER** was regularly mailed and electronically mailed to the following:

AUDREY MICHELLE LOOSEMORE
3980 S. 2225 W.
ROY, UT 84067
Email: michelleloosemore@gmail.com

HELEN FROLICH #8814
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PO BOX 140874
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DATED this 29th day of March, 2018.



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