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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs.	NOTICE OF AGENCY ACTION AND ORDER
STEVEN BRYCE ROMERO, Respondent.	Docket No. 2019-4147 Lisa Watts Baskin Presiding Officer

NOTICE OF AGENCY ACTION

The Utah Insurance Department (“the Department”) commences this agency action against Respondent Steven Bryce Romero (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through 203 and to Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin Code R590-160-4 and 7.


ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent's application for an individual insurance license is denied.
2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.
3. A request for a hearing shall be sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 3110 State Office Building, Salt Lake City, UT 84114. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.
4. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 25th day of July, 2019.

TODD E. KISER
Utah Insurance Commissioner



LISA WATTS BASKIN
Presiding Officer
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114
801-538-3800
Email: uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THE ORDER

Failure to obey the Order may subject you to further penalties that include forfeitures of up to \$2,500 per violation, license suspension or revocation, further enforcement action before the Utah District Court where forfeitures of up to \$10,000 may be imposed. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

DECLARATION

Under criminal penalty of Utah law, I, Randy Overstreet, declare the following:

1. I am currently employed as Director of the Producer Licensing Division with the Utah Insurance Department where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against Steven Bryce Romero (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:

a. On July 9, 2019, the Department received an online license application from Respondent for a resident producer individual insurance license. Respondent answered “yes” to the question that asked whether he had ever been convicted of a misdemeanor and provided a written statement regarding three of his convictions.

b. On June 23, 2011, Respondent was convicted of obstruction of justice, a class B misdemeanor.

c. On February 3, 2014, a monetary judgment was entered against Respondent in the amount of \$6,286.36. This continues to be an outstanding judgment.

d. On September 3, 2015, Respondent was convicted of burglary of a vehicle, a class A misdemeanor, resulting in a period of supervised probation that was successfully terminated on November 2, 2017.

e. On January 5, 2016, Respondent was convicted of disorderly conduct, a class B misdemeanor.

f. On January 21, 2016, Respondent was convicted of theft by receiving stolen property, a class A misdemeanor, resulting in a period of supervised probation that was successfully terminated on April 16, 2018.

g. On July 11, 2016, Respondent was convicted of unlawful possession or consumption of alcohol by minor, a class B misdemeanor.

4. The above declared facts demonstrate that the following Utah insurance laws were not complied with:

a. Utah Code § 31A-23a-111(5)(b)(xiv)(B), convicted of a misdemeanor involving fraud, misrepresentation, theft, or dishonesty;

b. Utah Code § 31A-23a-107(2)(a)(ii), failing to meet the trustworthy character requirement;


c. Utah Code § 31A-23a-111(5)(b)(iv), failing to pay a final judgment rendered against Respondent in this state within 60 days after the day on which the judgment became final;

d. Utah Code § 31A-23a-111(5)(b)(i), unqualified for a license under Utah Code Ann § 31A-23a-104, 105, or 107; and

e. Utah Admin. Code R590-281-4(1)(c), by applying for a license prior to the end of the required time period from the date Respondent was released from court ordered probation that resulted from a misdemeanor conviction involving fraud, misrepresentation, theft, or dishonesty.

5. Based on the facts and law set forth above, Respondent's application for an individual insurance license should be denied.

DATED this 22nd day of July, 2019.



Randy Overstreet, Director
Producer Licensing Division
Utah Insurance Department