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**BEFORE THE UTAH INSURANCE COMMISSIONER**

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UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

TAMARA CRYSTAL MCPOLIN,

Respondent.

NOTICE OF INFORMAL  
ADJUDICATIVE PROCEEDING AND  
ORDER

Docket No. 2020-4256

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**NOTICE OF INFORMAL ADJUDICATIVE PROCEEDING**

The Utah Insurance Department (“the Department”) commences this informal adjudicative proceeding against Respondent Tamara Crystal McPolin (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203 and to Utah Admin. Code R590-160.

This informal adjudicative proceeding 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 -8.

**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 a Utah resident producer individual insurance license is denied.

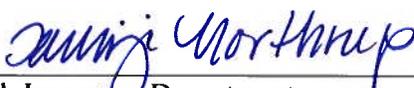
2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-8(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Informal Adjudicative Proceeding and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.

3. A request for a hearing shall be in writing and sent by email to [uidadmincases@utah.gov](mailto: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 2<sup>ND</sup> day of September, 2020.

TODD E. KISER  
Utah Insurance Commissioner

  
Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114  
801-538-3860  
Email: [uidadmincases@utah.gov](mailto: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, and/or 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 Manager of Producer Licensing in the Financial Regulation & Licensing Division with the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Informal Adjudicative Proceeding and Order against Tamara Crystal McPolin (“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. Respondent applied for a Utah resident producer individual insurance license on July 20, 2020.
- b. Respondent answered “yes” to the question that asked if she had a child support obligation in arrearage and indicated that she was 24 months in arrearage.
- c. On March 3, 2014, a monetary judgment was entered against Respondent in the amount of \$4,922.85 in the First District Court, Cache County, State of Utah. Based upon the court documents that I have reviewed, this judgment remains outstanding.
- d. On June 16, 2015, a monetary judgment was entered against Respondent in the amount of \$482.51 in the First District Court, Cache County, State of Utah. Based upon the court documents that I have reviewed, this judgment remains outstanding.
- e. On August 3, 2016, a child support lien was filed and an initial judgment was entered against Respondent in the amount of \$1,204.72 in the First District Court, Cache County,

State of Utah. Based upon the court documents that I have reviewed, the child support judgment remains outstanding with an amount owing of \$4,981.60.

f. On November 10, 2016, a monetary judgment was entered against Respondent in the amount of \$2,836.95 in the First District Court, Cache County, State of Utah. Based upon the court documents that I have reviewed, this judgment remains outstanding.

g. On June 13, 2017, a monetary judgment was entered against Respondent in the amount of \$900.08 in the First District Court, Cache County, State of Utah. Based upon the court documents that I have reviewed, this judgment remains outstanding.

h. On September 11, 2017, a monetary judgment was entered against Respondent in the amount of \$1,878.00 in the First District Court, Cache County, State of Utah. Based upon the court documents that I have reviewed, this judgment remains outstanding.

i. On March 13, 2019, a child support lien was filed and an initial judgment was entered against Respondent in the amount of \$5,896.72 in the Third District Court, Salt Lake County, State of Utah. Based upon the court documents that I have reviewed, the child support judgment remains outstanding with an amount owing of \$4,981.60.

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

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

b. Utah Code § 31A-23a-111(5)(b)(xxi), by failing to comply with an administrative or court order imposing a child support obligation.

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

Signed on this 31<sup>st</sup> day of August, 2020, in Salt Lake City, Salt Lake County, State of Utah.

/s/ Randy Overstreet  
Randy Overstreet, Manager, Producer Licensing  
Financial Regulation & Licensing Division  
Utah Insurance Department