

SHELLEY A. COUDREAUT (9663)  
Assistant Attorney General  
SEAN D. REYES (7969)  
Attorney General  
Attorneys for Utah Insurance Department  
160 East 300 South, 5th Floor  
P.O. Box 140874  
Salt Lake City, Utah 84114-0874  
Telephone: (801)366-0375  
Email: [sacoudreaut@agutah.gov](mailto:sacoudreaut@agutah.gov)

---

**BEFORE THE UTAH INSURANCE COMMISSIONER**

---

<p>UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  TANNER COLE DRUCE VALERIO- BEDOLLA,  Respondent.</p>	<p style="text-align: center;">NOTICE OF AGENCY ACTION AND ORDER</p> <p>Docket No. 2022-4453</p> <p>Donald H. Hansen Administrative Law Judge/Presiding Officer</p>
--	---

---

**NOTICE OF AGENCY ACTION**

The Utah Insurance Department (“the Department”) commences this agency action as an informal adjudicative proceeding against Respondent Tanner Cole Druce Valerio-Bedolla (“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 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 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 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, 4315 S. 2700 W., Suite 2300, Taylorsville, UT 84129. 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 15<sup>th</sup> day of December, 2022.

JONATHAN T. PIKE  
Utah Insurance Commissioner

/s/ Donald H. Hansen  
DONALD H. HANSEN  
Administrative Law Judge/Presiding Officer  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
Telephone: (801) 957-9321  
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 a forfeiture of up to \$2,500 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent where forfeitures of up \$10,000 for each day the failure to comply continues until judgement is rendered. 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 Agency Action and Order against Tanner Cole Druce Valerio-Bedolla (“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 November 21, 2022, Respondent applied for a Utah resident producer individual insurance license.

b. On his application, Respondent answered “yes” to the question that asked, “Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor.”

c. On December 18, 2018, Respondent was convicted of Reckless Endangerment, a Class A Misdemeanor. On January 29, 2019, Respondent was placed on supervised probation for a period of 24- months. On February 1, 2021, Respondent’s probation was successfully terminated and the case was closed. (See State of Utah vs. Tanner Cole Druce, case # 1816001438, Juab County, State of Utah.)

d. On May 1, 2019, Respondent pled guilty to one count of Theft by Deception, a Class B Misdemeanor and entered into a Plea in Abeyance agreement. Respondent was

ordered to complete a level 1 Theft class and provide proof of completion to the court within five months. On November 7, 2019, Respondent violated his probation when he failed to complete the theft class as ordered by the court. Respondent's conviction was entered, and the case was ordered to be closed unsuccessful. The case was closed on November 13, 2019. (See Lehi City vs. Tanner Cole Druce, case # 191000076, Utah County, State of Utah.)

4. The above declared facts demonstrate that the following Utah insurance laws were not complied with:
- a. Respondent violated Utah Code § 31A-23a-111(5)(b)(xiv)(B) by being convicted of a misdemeanor involving fraud, misrepresentation, theft, or dishonesty;
  - b. Respondent violated 31A-23a-105(5)(a)(ii) by committing an act that is grounds for denial, suspension, or revocation as set forth in Section 31A-23a-111;
  - c. Respondent violated Utah Code § 31A-23a-107(2)(a)(ii) by failing to meet the trustworthy character requirement;
  - d. Respondent violated Utah Code § 31A-23a-111(5)(b)(i) by being unqualified for a license under Utah Code § 31A-23a-104, 105, or 107; and
  - e. Respondent violated Utah Administrative Rule R590-281-4(1)(e) by applying for a license prior to the end of the required time period resulting from Respondent's misdemeanor conviction involving fraud, misrepresentation, theft, or dishonesty.

///

///

///

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

Signed on this 12th day of December, 2022, 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

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on this date a true and correct copy of the foregoing Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Tanner Cole Druce Valerio-Bedolla

████████████████████  
████████████████  
██████████████████  
██████████████████

and

Randy Overstreet  
Utah Insurance Department

████████████████████  
██████████████████  
██████████████████

DATED this 15<sup>th</sup> day of December, 2022.

/s/ Jeanine Couser  
Jeanine Couser  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
(801) 957-9321