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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. SHIRELLE BOOTH, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2023-4505 Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Shirelle Booth ("Respondent"), have stipulated to entry of the following Findings of Fact, Conclusions of Law and Order.

Based upon that Stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a non-resident individual producer, domiciled in Missouri, holding Utah license number 581599.

2. Respondent's mailing address is [REDACTED]

██████████.

3. In March 2022, while working for Selectquote, Respondent took an incoming telephonic application for a life insurance policy.
4. The applicant provided his checking account and routing number for payment, but the call was abruptly disconnected before he could provide a voice signature and final authorization.
5. Respondent attempted to call the applicant back, but the call went to voicemail.
6. Respondent attached the applicant's voice signature and initiated the policy.
7. Eight months later, the customer reported that he did not authorize the policy and cancelled it.
8. Respondent's agent association with Mutual of Omaha was terminated for cause in November 2022 because Respondent submitted an application for insurance without the knowledge, consent, or authorization of the applicant.
9. The Department and Respondent have agreed to an administrative forfeiture of \$125.00.

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner ("Commissioner") has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.
2. The Commissioner has legal authority to impose penalties on licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.
3. Respondent violated Utah Code § 31A-23a-111(5)(b)(xviii)(A) by attaching a customer's voice signature to a life insurance application without his permission.
4. As a penalty for the violations in this case, Respondent should be ordered to pay a

forfeiture of \$125.00.

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered
that:

1. Respondent shall pay a forfeiture of \$125.00 for the violation described in the
Conclusions of Law.
2. The forfeiture shall be paid in full to the Department no later than 30 days after this
order is signed.
3. Respondent is ordered not to commit the violation described in the Conclusions of
Law in the future.

DATED this 11th day of May, 2023.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321
Email: uidadmincases@utah.gov

NOTICE TO RESPONDENT

Failure to obey this Order may subject you to further penalties that include forfeitures 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 may 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 jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law and Order was emailed to:

Shirelle Booth

[REDACTED]
[REDACTED]
[REDACTED]

Helen A. Frohlich
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P.O. Box 140874
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DATED this 11th day of May, 2023.

/s/ Jeanine Couser
Jeanine Couser
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