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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. TAWNIE BALDWIN CROFTS, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2023-4548 Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Tawnie Baldwin Crofts ("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 holds Utah resident producer individual license number 727671.
2. Respondent's mailing address is [REDACTED]

[REDACTED].

3. On November 29, 2022, Respondent sold a policy to a consumer in Missouri after her Missouri nonresident license had lapsed.

4. On February 9, 2023, Respondent sold a policy to a consumer in Georgia after her Georgia nonresident license had lapsed.

5. The Department and Respondent have agreed to an administrative forfeiture of \$250.00.

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(6) when she sold two policies in states where her license had lapsed.

4. As a penalty for the violations in this case, Respondent should be ordered to pay a forfeiture of \$250.00.

ORDER

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

1. Respondent shall pay a forfeiture of \$250.00 for the violations 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 violations described in the Conclusions of Law in the future.

DATED this 20th day of October 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:

Tawnie Baldwin Crofts

[REDACTED]
[REDACTED]
[REDACTED]

Helen A. Frohlich
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P.O. Box 140874
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DATED this 20th day of October 2023.

/s/ Jeanine Couser
Jeanine Couser
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