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**BEFORE THE UTAH INSURANCE COMMISSIONER**

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  JUSTON EMMETTE BRAMHALL,  Respondent.	NOTICE OF AGENCY ACTION AND ORDER  Docket No. 2023-4549  Donald H. Hansen Administrative Law Judge/Presiding Officer
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**NOTICE OF AGENCY ACTION**

The Utah Insurance Department (“the Department”) commences this agency action as an informal adjudicative proceeding against Respondent Juston Emmette Bramhall (“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 limited line 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 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.

4. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.

5. 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 29<sup>th</sup> day of September 2023.

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 being taken against you in a court of competent where forfeitures of up to \$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 Juston Emmette Bramhall (“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. The Respondent applied for a Utah resident producer limited line individual insurance license on September 18, 2023.

b. In his application, Respondent answered “yes” to the background 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” and answered “yes” to the question that asked “have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony”.

c. On December 5, 2019, Respondent was convicted of Attempted Aggravated Arson, a Second-Degree felony, and was placed on supervised probation for forty-eight (48) months. Respondent was ordered to pay fines and other costs in the amount of \$1,900.00. Respondent is still on probation in this case and based upon the court documents that I have reviewed, the judgment in this case remains outstanding. (*See* State of Utah vs. Juston Emmette Bramhall, Case # 191701664, Second District Court -Farmington Department, Davis County, State of Utah).

d. Pursuant to Admin. Code R590-281-4(1), because of Respondent's felony criminal conviction, Respondent is not eligible to apply for a Utah insurance license until Respondent has completed probation, Respondent has no criminal proceedings pending, Respondent has paid in full all fines and interest ordered by the court related to the conviction, and seven (7) years have elapsed from the date Respondent was released from probation and his criminal case was closed.

e. As part of the application process, the Department also conducted a background check and identified outstanding monetary judgments entered against the Respondent that disqualify him from obtaining an insurance license in Utah.

f. On April 22, 2019, a monetary judgment was entered against Respondent in the amount of \$1,117.25. Based upon the court documents that I have reviewed; this judgment remains outstanding. (*See* RC Willey vs. Juston Emmette Bramhall, Case #199905756, Third District Court, Salt Lake County, State of Utah).

g. On January 16, 2015, a monetary judgment was entered against Respondent in the amount of \$907.00. Based upon the court documents that I have reviewed; this judgment remains outstanding. (*See* [REDACTED] vs. Juston Emmette Bramhall, Case #148000956, Murray Justice Court, Salt Lake County, State of Utah).

h. On May 21, 2009, a monetary judgment was entered against Respondent in the amount of \$1,557.86. Based upon the court documents that I have reviewed; this judgment remains outstanding. (*See* Check City vs. Juston Bramhall, Case #088402077, Fourth District Court-Provo Department, Utah County, State of Utah).

i. On June 12, 2008, a monetary judgment was entered against Respondent in the amount of \$1,634.00. Based upon the court documents that I have reviewed; this judgment

remains outstanding. (*See* MR Money vs. Juston Bramhall, Case #088400888, Third District Court-West Jordan Department, Salt Lake 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), by having been convicted of a felony;

b. Respondent violated Utah Administrative Rule R590-281-4(1), by applying for a license prior to the end of the required time period resulting from Respondent's criminal felony conviction;

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

d. Respondent violated Utah Code § 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;

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

f. 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

g. Respondent violated Utah Code § 31A-23a-111(5)(b)(ii), by violating an insurance statute, a rule that is valid under Subsection 31A-2-201(3), or order that is valid under Subsection 31A-2-201(4) as outlined herein.

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

Signed on this 29<sup>th</sup> day of September 2023, 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:

Juston Emmette Bramhall  
[REDACTED]  
[REDACTED]  
[REDACTED]

and

Randy Overstreet  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
[REDACTED]

DATED this 29<sup>th</sup> day of September 2023.

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