

SHELLEY A. COUDREAUT (9663)  
Assistant Attorney General  
DEREK E. BROWN (10476)  
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

---

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  OLGA SANDOVAL,  Respondent.	<b>NOTICE OF AGENCY ACTION AND CEASE AND DESIST ORDER</b>  Docket No. 2025-4799  Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

COMES NOW, Jonathan T. Pike, Utah Insurance Commissioner (“Commissioner”),  
through his presiding officer, and in support of this Cease and Desist Order states:

**JURISDICTION**

Pursuant to Utah Code § 31A-2-201(4)(a), the Commissioner shall issue prohibitory  
orders to secure compliance with Utah Code, Title 31A. Pursuant to Utah Code § 31A-1-105(2),  
any person purporting to do an insurance business is subject to the jurisdiction of the  
Commissioner.

Based upon the investigation and file information of the Utah Insurance Department  
(“Department”), the Commissioner, through his presiding officer, makes and enters the  
following:

## **FINDINGS OF FACT**

1. Olga Sandoval (“Respondent”) is an unlicensed individual who previously held Utah resident producer individual title escrow license, number 205046.

2. Respondent’s mailing address is [REDACTED].

3. On October 3, 2021, Respondent pled guilty to one (1) count of Unlawful Dealing of Property By a Fiduciary, a 3<sup>rd</sup> Degree felony. (See State of Utah vs. Olga Sandoval, Case # 211904879, third Judicial District-Salt Lake County District Court, Salt Lake County, State of Utah).

4. On February 14, 2023, Respondent surrendered her Utah resident license in lieu of administrative action. As part of the surrender in lieu agreement with the Department, Respondent agreed not to apply for a new Utah insurance license for five years from the date of the surrender.

5. Pursuant to Utah Code § 31A-23a-111(5)(b)(xxv) and 18 U.S.C. § 1033(e)(2), Respondent’s guilty plea to Unlawful Dealing of Property By a Fiduciary, a Third Degree Felony, qualifies as a felony conviction involving dishonesty or breach of trust, requiring the Respondent to obtain written consent from the Commissioner to engage or participate in the business of insurance, including activities incidental to the business of insurance.

6. Pursuant to R.590-281-4(5)(c)(ii), an application for written consent is required even if a felony conviction involving dishonesty or breach of trust has been reduced to a lower degree of offense under Section 76-3-402.

7. Respondent currently is, or recently has been, working in the insurance industry at numerous agencies including OnRecord Title and Gateway Title, in violation of 18 U.S.C. Sec. 1033 and Utah Code §§ 31A-23a-111(5)(b) (xxv).

## **CONCLUSIONS OF LAW**

1. Utah Code § 31A-23a-111(5)(b), authorizes the Commissioner to act in compliance with the Violent Crime Control and Law Enforcement Act of 1994, 18 U.S.C. §1033.

Respondent having been convicted of a felony involving dishonesty or breach of trust and having failed to obtain from the Commissioner the required written consent to engage or participate in the business of insurance, Respondent is prohibited from engaging in the business of insurance pursuant to Utah Code § 31A-23a-111(5)(b)(xxv) and 18 U.S.C. § 1033(e)(2).

2. Utah Code § 31A-23a-111(5)(b)(xxv), requires an individual who has been convicted of any criminal felony involving dishonesty or breach of trust to obtained written consent to engage in the business of insurance or participate in such business as required by 18 U.S.C. Sec. 1033.

3. Utah Admin. Code R.590-281-4(5)(a)(i), requires an individual who, under 18 U.S.C. Sec. 1033 has been convicted of a felony involving dishonesty or breach of trust to obtain written consent from the commissioner to engage or participate in the business of insurance. Written consent is required even if a felony conviction involving dishonesty or breach of trust has been reduced to a lower degree of offense under Utah Code § 76-3-402.

## **ORDER**

Based upon the foregoing Findings of Fact and Conclusions of Law, it is hereby ordered that:

1. Respondent, Olga Sandoval, shall immediately Cease and Desist from engaging in the business of insurance in Utah, by and through any means, including any and all activities incidental to the business of insurance.

2. Respondent is not eligible to apply for written consent from the Commissioner to

engage or participate in the business of insurance until after February 14, 2028.

3. During this period, Respondent shall not engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required under the Utah Insurance Code or directly or indirectly own, control, or be employed in any manner by any insurance agent or agency or adjuster or adjusting firm.

4. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R.590-160-7(1), this Order shall become final and take full effect, 15 days after this Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.

5. 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.

6. The request for hearing shall state the basis for the relief requested.

7. 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 8<sup>th</sup> day of May 2025.

JONATHAN T. PIKE  
Utah Insurance Commissioner

/s/ Donald H. Hansen  
DONALD H. HANSEN  
Administrative Law Judge/Presiding Officer  
Utah Department of Insurance  
4315 S. 2700 W., Suite 2300  
Salt Lake City, 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 may 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 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 hereby certifies that on this date a true and correct copy of the foregoing  
Cease and Desist Order and Declaration of Jaimee George was emailed to:

Olga Sandoval

[REDACTED]  
[REDACTED]  
[REDACTED]

and

Jaimee George  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Salt Lake City, UT 84129  
jaimeegeorge@utah.gov

DATED this 8<sup>th</sup> day of May 2025.

*/s/ Tatiana Karaivanova*

\_\_\_\_\_  
Tatiana Karaivanova  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Salt Lake City, UT 84121  
Telephone (801) 957-9321

SHELLEY A. COUDREAUT (9663)  
Assistant Attorney General  
DEREK E. BROWN (10476)  
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

---

UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  OLGA SANDOVAL,  Respondent.	<b>DECLARATION OF JAIMEE GEORGE</b>  Docket No. 2025-4799  Donald H. Hansen Administrative Law Judge/Presiding Officer
--	---

---

Under criminal penalty of Utah law, I, Jaimee George, declare the following:

1. I am currently employed as a Market Conduct Examiner 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 Olga Sandoval (“Respondent”) to which this Declaration is filed contemporaneously.
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. Olga Sandoval (“Respondent”) is an unlicensed individual who previously held Utah resident producer individual license, number 205046.

b. Respondent's mailing address is [REDACTED].

c. On October 3, 2021, Respondent pled guilty to one (1) count of Unlawful Dealing of Property By a Fiduciary, a 3rd Degree felony. (See State of Utah vs. Olga Sandoval, Case # 211904879, third Judicial District-Salt Lake County District Court, Salt Lake County, State of Utah).

d. On February 14, 2023, Respondent surrendered her Utah resident license in lieu of administrative action. As part of the surrender in lieu agreement with the Department, Respondent agreed not to apply for a new Utah insurance license for five years from the date of the surrender.

e. Pursuant to Utah Code § 31A-23a-111(5)(b)(xxv) and 18 U.S.C. § 1033(e)(2), Respondent's guilty plea to Unlawful Dealing of Property By a Fiduciary, a Third Degree Felony, qualifies as a felony conviction involving dishonesty or breach of trust, requiring the Respondent to obtain written consent from the Commissioner to engage or participate in the business of insurance, including activities incidental to the business of insurance.

f. Pursuant to R.590-281-4(5)(c)(ii), an application for written consent is required even if a felony conviction involving dishonesty or breach of trust has been reduced to a lower degree of offense under Section 76-3-402.

g. The Department learned that Respondent currently is, or recently has been, working in the insurance industry at numerous agencies including OnRecord Title and Gateway Title, in violation of 18 U.S.C. Sec. 1033 and Utah Code §§ 31A-23a-111(5)(b) (xxv).

h. Utah Code § 31A-23a-111(5)(b), authorizes the Commissioner to act in compliance with the Violent Crime Control and Law Enforcement Act of 1994, 18 U.S.C. §1033. Respondent having been convicted of a felony involving dishonesty or breach of trust and having failed to obtain from the Commissioner the required written consent to engage or participate in the business of insurance, Respondent is prohibited from engaging in the business of insurance



pursuant to Utah Code § 31A-23a-111(5)(b)(xxv) and 18 U.S.C. § 1033(e)(2).

Signed on this 7<sup>th</sup> day of May 2025, in Salt Lake City, Salt Lake County, State of Utah.

/s/ Jaimee George

Jaimee George, Market Conduct Examiner  
Utah Insurance Department