

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

HARRIS, SATANDREA

(National Producer No. 19812549)

Respondent

No. 22A-015-INS

ORDER

On June 15, 2022, the Office of Administrative Hearings, through Administrative Law Judge Kay A. Abramsohn, issued an Administrative Law Judge Decision (“Recommended Decision”). The Director of the Arizona Department of Insurance and Financial Institutions (“Director”) received the Recommended Decision on June 16, 2022, a copy of which is attached and incorporated by reference. The Director has reviewed the Recommended Decision and enters the following:

1. The Director ADOPTS the Recommended Findings of Fact.
2. The Director ADOPTS the Recommended Conclusions of Law.
3. The Director ADOPTS the Recommended Order and ORDERS:

Satandrea Harris’s Arizona non-resident insurance producer license, number 19812549, is revoked effective immediately.

NOTIFICATION OF RIGHTS

Pursuant to Arizona Revised Statutes (“A.R.S.”) § 41-1092.09, Respondent may request a rehearing or review with respect to this Order by filing a written motion with the Director within 30 days after the date of this Order, setting forth the basis for relief under Arizona Administrative Code R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to request a rehearing before filing an appeal to the Superior Court.

1 Respondent may appeal the final decision of the Director to the Superior Court of
2 Maricopa County for judicial review, pursuant to A.R.S. § 20-166. A party filing an appeal
3 must notify the Office of Administrative Hearings of the appeal within ten days after filing the
4 complaint commencing the appeal, pursuant A.R.S. § 12-904(B).

5 DATED and EFFECTIVE this 20th day of **June**, 2022.

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Evan G. Daniels, Director
9 Arizona Department of Insurance and
10 Financial Institutions
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1 **COPY** of the foregoing electronically transmitted
2 this 23rd day of June, 2022, to:

3 Kay A. Abramsohn, Administrative Law Judge
4 Office of Administrative Hearings
5 <https://portal.azoah.com/submission>

6 **COPY** of the foregoing mailed by U.S. Certified Mail,
7 Electronic Receipt Requested, same date to:

8 Satandrea Harris
9 10021 Woody Ridge Road
10 Charlotte, NC 28273-5778 [Certified No. **9489 0090 0027 6139 7800 48**]
11 Respondent

12 **COPY** of the foregoing electronically delivered same date to:

13 Deian Ousounov, Assistant Director
14 Gio Espinosa, Regulatory Legal Affairs Officer
15 Catherine O'Neil, Consumer Legal Affairs Officer
16 Ana Starcevic, Paralegal Project Specialist
17 Steven Fromholtz, Division Manager
18 Aqueelah Currie, Licensing Supervisor
19 Wendy Greenwood, Investigations Supervisor
20 Linda Lutz, Legal Assistant
21 Arizona Department of Insurance and Financial Institutions
22 100 North 15th Avenue, Suite 261
23 Phoenix, Arizona 85007

24 **COPY** sent same date via electronic mail to:

25 Satandrea Harris
26 Satandrea.harris.208716@uhc.com
satandrealpn@yahoo.com
Respondent

James Rolstead, Assistant Attorney General
James.Rolstead@azag.gov
AdminLaw@azag.gov
Attorney for the Arizona Department of Insurance and Financial Institutions

Ana Starcevic

IN THE OFFICE OF ADMINISTRATIVE HEARINGS

In the Matter of:

No. 22A-015-INS

Satandrea Harris (National Producer
License No. 19812549),
Respondent.

**ADMINISTRATIVE LAW JUDGE
DECISION**

HEARING: May 26, 2022

APPEARANCES: Assistant Attorney General James Rolstead represented the Arizona Department of Insurance and Financial Institutions (“Department”). Satandrea Harris (“Respondent”) failed to appear.

ADMINISTRATIVE LAW JUDGE: Kay Abramsohn

FINDINGS OF FACT

1. At all times relevant, Respondent was licensed by the Department as an Arizona nonresident insurance provider with a reciprocal line of authority in accident and health insurance, under National Producer Number 19812549.¹

2. First licensed in October 2021, Respondent’s license expiration date is November 30, 2024.

3. Respondent’s business and mailing address of record with the Department is 10021 Woody Ridge Road in Charlotte, North Carolina (zip code 28273); the business e-mail address of record is satandrea.harris.208716@uhc.com.²

4. On December 26, 2021, Respondent surrendered her North Carolina resident insurance producer license to the North Carolina Department of Insurance (“NCDOI”). In doing so, Respondent acknowledged to NCDOI that the surrender of her license was the equivalent of NCDOI taking regulatory action against her license.³

5. On January 10, 2022, the Department reached out to Respondent at her personal email address with regard to the surrender, informing Respondent that the surrender resulted in an ineligibility to hold an Arizona nonresident licensure.⁴ The

¹ See Exhibit 1.

² The Department’s licensure record also contains Respondent’s personal email address of record.

³ See Exhibit 2.

⁴ See Exhibit 4.

1 Department further informed Respondent that she would have the opportunity to
2 surrender the Arizona nonresident license in lieu of Arizona taking disciplinary action. In
3 its communication, the Department provided a link to the appropriate form and requested
4 that Respondent complete the surrender form and return it no later than January 21, 2022.

5 6. When the Department did not receive the executed surrender form from
6 Respondent, on January 24, 2022, the Department reached out by phone, and left a
7 voicemail for Respondent, attempting to informally resolve the matter.

8 7. Respondent did not return the call to the Department.

9 8. On April 20, 2022, the Department issued it Notice of Hearing and Complaint,
10 notifying Respondent of a scheduled administrative hearing regarding the matter and
11 indicating that the department was taking action to revoke Respondent's Arizona
12 nonresident license.

13 9. Respondent did not file a written answer to the Notice of Hearing and
14 Complaint.⁵

15 10. At the time set for hearing, and for the duration of the hearing conducted,
16 Respondent did not appear in person. While not necessary to have attended in person,
17 Respondent had not requested to appear telephonically and did not call the Tribunal at
18 the time of the hearing asking to appear telephonically.

19 11. The Department argued that Respondent's conduct, in surrendering her
20 licensure in North Carolina, constituted the failure to maintain a license in good standing
21 in her state of resident, within the meaning of A.R.S. § 20-287(A)(1). The Department
22 further argued that such conduct warranted the revocation of Respondent's Arizona
23 nonresident license.

24 **CONCLUSIONS OF LAW**

25 1. The Department has jurisdiction over Respondent and the subject matter in
26 this case pursuant to A.R.S. § 20-142 and A.R.S. §§ 20-281 *et seq.*

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⁵ Written answers are due within 20 days of service of the Complaint pursuant to A.A.C. R20-6-106. A
29 license is deemed to be in default in the absence of a written answer and, as a result, the Department
30 may subsequently proceed with action deemed to be appropriate under the circumstances.

1 2. Grounds exist for the Department to suspend, revoke, or refuse to renew
2 Respondent's licensure, pursuant to A.R.S. § 20-295(A)(1) and (A)(2).

3 3. Pursuant to A.R.S. § 41-1092.07(G)(2) and A.A.C. R2-19-119(B), the
4 Department bears the burden of proof in this matter. The standard of proof is by a
5 preponderance of the evidence. See A.A.C. R2-19-119(A).

6 4. The evidence of record established that Respondent had failed to maintain
7 her North Carolina licensure in good standing.

8 5. Respondent failed to appear for the administrative hearing. Therefore,
9 Respondent did not present any evidence to refute the evidence presented by the
10 Department.

11 6. The Department gave Respondent several opportunities to resolve the
12 matter in the absence of Arizona disciplinary action. However, Respondent failed to avail
13 herself of the opportunity. The hearing record taken as a whole leads to the conclusion
14 that Respondent is not able to be regulated.

15 7. The Department established it has grounds to revoke Respondent's Arizona
16 nonresident licensure pursuant to A.R.S. § 20-295(A)(1) and (A)(2).

RECOMMENDED ORDER

17 **IT IS ORDERED** revoking Satandrea Harris's Arizona nonresident producer
18 license under National Producer license 19812549.

19 *In the event of certification of the Administrative Law Judge Decision by the*
20 *Director of the Office of Administrative Hearings, the effective date of the Order shall be*
21 *five (5) days from the date of the certification.*

22 Done this day, June 15, 2022.

23 /s/ Kay A. Abramsohn
24 Administrative Law Judge

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26 Transmitted electronically to:
27 Evan G. Daniels, Director
28 Department of Insurance and Financial Institutions - Insurance
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By Miranda Alvarez
Legal Secretary

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