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STATE OF ARIZONA  
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:  
  
**GILLIES, TIFFANY**  
(National Producer No. 19271818)  
  
**Respondent.**

**No. 19A-157-INS**  
**DEFAULT ORDER**

On September 17, 2020, the Arizona Department of Insurance and Financial Institutions (the "Department") issued a Notice of Hearing ("Notice") in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Tiffany Gillies ("Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On October 14, 2020, counsel for the Department filed a Motion for Default, a copy of which is attached as **Exhibit B**. As of this date, Respondent has not responded to the Department's motion. Pursuant to A.A.C.R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

**FINDINGS OF FACT**

1. Notice was proper.
2. Respondent is in default.
3. The allegations in the Notice are deemed admitted.

**CONCLUSIONS OF LAW**

1. The conduct alleged in the Notice constitutes grounds for the Director to

1 suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona,  
2 pursuant to A.R.S. §20-295(A).


3 **ORDER**

4 IT IS ORDERED:

5 1. The insurance license held by Respondent Tiffany Gillies is revoked effective  
6 upon the issuance of this Order.

7 2. The hearing set for **November 10, 2020 at 1:00 p.m.** shall be vacated.

8 DATED this 30th day of October, 2020.

9   
10 \_\_\_\_\_  
11 Evan G. Daniels, Director  
12 Arizona Department of Insurance  
13 and Financial Institutions  
14

15 **COPY** of the foregoing electronically filed this  
16 2nd day of November, 2020 to:

17 Thomas Shedden, Administrative Law Judge  
18 <https://portal.azoah.com/submission>  
19 Office of Administrative Hearings

20 **COPY** of the foregoing delivered same date to:

21 Deian Ousounov, Regulatory Legal Affairs Officer  
22 Ana Starcevic, Paralegal Project Specialist  
23 Steven Fromholtz, Division Manager, Licensing  
24 Aqueelah Currie, Licensing Supervisor  
Arizona Department of Insurance and Financial Institutions  
100 N. 15<sup>th</sup> Ave., #261  
Phoenix, Arizona 85007

1 **COPY** of the foregoing emailed same date to:

2 Holly Wan, Assistant Attorney General

[AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)

3 Attorney for the Arizona Department of Insurance and Financial  
4 Institutions

4

**COPY** mailed by Certified Mail and emailed same date to:

5

Tiffany Gillies

6

1868 W. 300 N.

Clearfield, UT 84015

7

Email: [tiffany.gillies@utah.aaa.com](mailto:tiffany.gillies@utah.aaa.com)

Respondent

8

9

A handwritten signature in cursive script, reading "Francina Juarez", is written over a horizontal line.

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1 **STATE OF ARIZONA**  
2 **DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

3 **In the Matter of:**

**Docket No. 19A-157-INS**

4 **GILLIES, TIFFANY**  
5 (National Producer No. 19271818)

**NOTICE OF HEARING**

**(ALJ Thomas Shedden)**

6 **Respondent.**

7 PLEASE TAKE NOTICE that the above-captioned matter will be heard before  
8 the Director of the Arizona Department of Insurance and Financial Institutions (the  
9 "Director") or a duly designated representative on November 10, 2020 at 1:00 p.m., at  
10 the Office of Administrative Hearings, 1740 West Adams St., Lower Level,  
11 Phoenix, Arizona 85007<sup>1</sup>.

12 If you wish to continue this hearing to another date, you must file a motion in  
13 writing with the Office of Administrative Hearings not less than 15 days before the  
14 scheduled hearing date. Please send the motion to the attention of the Administrative  
15 Law Judge ("ALJ") and include the docket number listed above. You must also mail or  
16 hand-deliver a copy of any motion to continue to the Arizona Department of Insurance  
17 and Financial Institutions ("Department") on the same date you file it with the Office of  
18 Administrative Hearings.

19 You are not required to have an attorney represent you. However, if you are  
20 represented, your attorney must be licensed to practice law in the State of Arizona.

21  
22 <sup>1</sup> As authorized under Arizona Revised Statutes ("A.R.S.") §§ 20-161 through and including 20-165 and Title 41,  
Chapter 6, Article 10 (A.R.S. § 41-1092 *et seq.*).



1 An insurance company may be represented by a corporate officer. A.R.S. § 20-  
2 161(B).

3 You are entitled to be present during the presentation of all evidence and you  
4 will have a reasonable opportunity to inspect all documentary evidence, examine  
5 witnesses, present evidence that supports your case and to request that the ALJ issue  
6 subpoenas to compel the attendance of witnesses and production of evidence. A.R.S.  
7 § 20-164(B).

8 A clear and accurate record of the proceedings will be made either by a court  
9 reporter or by electronic means. A.R.S. § 41-1092.07(E). If you want a copy of an  
10 electronic recording, you must contact the Office of Administrative Hearings at (602)  
11 542-9826. If the hearing was transcribed by a court reporter and you want a copy of  
12 the transcript, you must pay the cost of the transcript to the court reporter or other  
13 transcriber.

14 Questions concerning issues raised in this Notice of Hearing should be directed  
15 to Assistant Attorney General Holly Wan, telephone number (602) 542-8956, 2005 N.  
16 Central Ave., Phoenix, Arizona 85004, [Holly.Wan@azag.gov](mailto:Holly.Wan@azag.gov).

17 **NOTICE OF APPLICABLE RULES**

18 The hearing will be conducted pursuant to Arizona Administrative Code  
19 ("A.A.C.") R20-6-101 through R20-6-115.

20 YOU MUST FILE A WRITTEN RESPONSE (ANSWER) TO THE  
21 ALLEGATIONS IN THIS NOTICE WITH US WITHIN **20 DAYS** AFTER WE ISSUE  
22 THIS NOTICE. A.A.C. R20-6-106. YOUR RESPONSE SHOULD STATE YOUR

1 POSITION OR DEFENSE AND SHOULD SPECIFICALLY ADMIT OR DENY EACH  
2 ASSERTION IN THE NOTICE. IF YOU DO NOT SPECIFICALLY DENY AN  
3 ASSERTION, WE WILL CONSIDER IT ADMITTED. ANY DEFENSE YOU DO NOT  
4 RAISE WILL BE CONSIDERED WAIVED.

5 IF YOU DO NOT FILE YOUR RESPONSE ON TIME, WE WILL CONSIDER  
6 YOU IN DEFAULT AND THE DIRECTOR MAY DEEM THE ALLEGATIONS IN THE  
7 NOTICE AS TRUE. ACCORDINGLY, WE WILL TAKE WHATEVER ACTION IS  
8 APPROPRIATE INCLUDING SUSPENSION, REVOCATION, IMPOSITION OF A  
9 CIVIL PENALTY AND ORDERING RESTITUTION TO ANY INJURED PERSON.

10 **PERSONS WITH DISABILITIES**

11 PERSONS WITH DISABILITIES MAY REQUEST REASONABLE  
12 ACCOMMODATIONS SUCH AS INTERPRETERS, ALTERNATIVE FORMATS, OR  
13 ASSISTANCE WITH PHYSICAL ACCESSIBILITY. REQUESTS FOR  
14 ACCOMMODATIONS SHOULD BE MADE AS EARLY AS POSSIBLE TO ALLOW  
15 TIME TO ARRANGE THE ACCOMMODATIONS. IF YOU REQUIRE  
16 ACCOMMODATIONS, PLEASE CONTACT THE OFFICE OF ADMINISTRATIVE  
17 HEARINGS AT (602) 542-9826.

18 The allegations supporting this Notice of Hearing are as follows:

19 1. Tiffany Gillies ("Gillies" or "Respondent") is, and was at all material times,  
20 licensed as an Arizona non-resident insurance producer with lines of authority in  
21 property and casualty insurance, National Producer Number 19271818. Respondent's  
22 license is scheduled to expire on August 31, 2023.

1           2.     Respondent's addresses of record with the Department are: 888 S. 2000  
2 E., Clearfield, UT 84015 (business); 1868 W. 300 N., Clearfield, UT 84015 (mailing)  
3 and tiffany.gillies@utah.aaa.com (business e-mail).

4           3.     On August 29, 2019, Respondent submitted an application for an Arizona  
5 non-resident insurance producer license ("Application") to the Department.

6           4.     In the Application, under Background Questions, Respondent answered  
7 "No" to the following question:

8           1B. "Have you ever been convicted of a felony, had a judgment withheld or  
9 deferred, or are you currently charged with committing a felony? You may  
10 exclude juvenile adjudications (offenses where you were adjudicated  
11 delinquent in a juvenile court)".

12          5.     On September 16, 2019, the Department issued to Respondent an  
13 Arizona non-resident insurance producer license.

14          6.     The Federal Bureau of Investigations conducted a criminal history check  
15 of Respondent's fingerprint card and notified the Department that Respondent had the  
16 following convictions:

17           a.     On April 6, 2005, the State of Utah District Court, 4<sup>th</sup> District – Heber  
18 City, convicted Respondent of a Class 3 Felony for Illegal Possession of Controlled  
19 Substance, case number 041500008.

20           b.     On July 28, 2008, the State of Utah District Court, 2<sup>nd</sup> District –  
21 Farmington City, convicted Respondent of a Class 3 Felony for Illegal Possession/Use  
22 of Controlled Substance, case number 081700074.





1 Pursuant to A.R.S. § 41-1092.01, your hearing will be conducted through the  
2 Office of Administrative Hearings, an independent agency. Further hearing information  
3 may be found at the Office of Administrative Hearings website: [www.azoah.com](http://www.azoah.com).

4 DATED this 16<sup>th</sup> day of September, 2020.

5  
6 Deian Ousounov

Deian Ousounov (Sep 16, 2020 13:37 PDT)

7 Deian Ousounov, Regulatory Legal Affairs Officer  
8 Arizona Department of Insurance and Financial  
9 Institutions

10  
11 **E-FILE** of the foregoing delivered electronically  
This 17<sup>th</sup> day of September, 2019, to:

12 Thomas Shedden, Administrative Law Judge  
13 [oahnoticesofhearing@azoah.com](mailto:oahnoticesofhearing@azoah.com)

14 **COPY** of the foregoing delivered same date to:

15 Deian Ousounov, Regulatory Legal Affairs Officer  
16 Ana Starcevic, Paralegal Project Specialist  
17 Steven Fromholtz, Assistant Director for Consumer Protection  
18 Aqueelah Currie, Licensing Supervisor  
Arizona Department of Insurance and Financial Institutions  
100 N 15<sup>th</sup> Ave. #261  
Phoenix, Arizona 85007

19 **COPY** mailed same date by Regular Mail  
and Certified Mail, Return Receipt Requested, to:

20 Tiffany Gillies  
21 888 S. 2000 E.  
Clearfield, UT 84015  
22 Respondent

9489 0090 0027 6266 5254 99

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Tiffany Gillies  
1868 W. 300 N.  
Clearfield, UT 84015      9489 0090 0027 6266 5254 82  
Respondent

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

Holly Wan, Assistant Attorney General  
AdminLaw@azag.gov  
Attorney for the Department of Insurance and Financial Institutions

Tiffany Gillies  
Tiffany.gillies@utah.aaa.com  
Respondent

Francine Martinez  
Francine Martinez

8721114

1 MARK BRNOVICH  
2 Attorney General  
2 Firm Bar No. 14000

3 Holly Wan  
3 State Bar No. 030653  
4 Assistant Attorney General  
4 Public Law Section  
5 2005 N. Central Ave.  
5 Phoenix, Arizona 85004  
6 Telephone: (602) 542-8956  
6 Facsimile: (602) 542-4385  
7 E-mail: [Holly.Wan@azag.gov](mailto:Holly.Wan@azag.gov)  
8 Attorney for the Arizona Department of Insurance and Financial Institutions

9 STATE OF ARIZONA  
10 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

11 In the Matter of:

No. 19A-157-INS

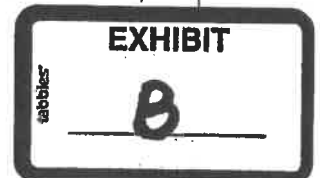
12 **GILLIES, TIFFANY**  
13 **(National Producer # 19271818)**

**MOTION FOR DEFAULT**

14 Respondent.

15 The Arizona Department of Insurance and Financial Institutions (the "Department"),  
16 by and through undersigned counsel, hereby requests that the Findings of Fact and  
17 Conclusions of Law set forth in the Notice of Hearing and incorporated herein by reference  
18 be entered in this matter, deeming Tiffany Gillies ("Gillies" or "Respondent"), in default,  
19 deeming the allegations set forth in the Notice as true, and ordering that Respondent's  
20 insurance license be revoked.  
21

22 On September 17, 2020, a Notice of Hearing ("Notice") was filed in this matter and  
23 served upon Gillies at her address of record via certified mail pursuant to A.R.S. § 41-  
24 1092.04. Certified mail return receipt No. 9489 0090 0027 6266 5254 82 shows that the  
25 Notice was delivered and accepted at Gillies' mailing address of record: 1868 W. 300 N.,  
26



1 Clearfield, UT 84015. A copy of the certified mail receipt is attached to this request as

2 **Exhibit A.**

3 Respondent had twenty (20) days from the date of issuance of the Notice to file a  
4 written answer to the allegations contained therein pursuant to Arizona Administrative Code  
5 ("A.A.C") R20-6-106. As of the date of this Motion, Respondent has not filed an answer nor  
6 has she appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative Code  
7 provides that if an answer is not timely filed, the Respondent shall be deemed in default  
8 and the Director may deem the allegations set forth in the Notice of Hearing as true and  
9 take whatever action is appropriate including revoking the license.

10 The allegations supporting the Notice of Hearing are as follows:

11 1. Tiffany Gillies ("Gillies" or "Respondent") is, and was at all material  
12 times, licensed as an Arizona non-resident insurance producer with lines of authority  
13 in property and casualty insurance, National Producer Number 19271818.  
14 Respondent's license is scheduled to expire on August 31, 2023.

15 2. Respondent's addresses of record with the Department are: 888 S.  
16 2000 E., Clearfield, UT 84015 (business); 1868 W. 300 N., Clearfield, UT 84015  
17 (mailing) and tiffany.gillies@utah.aaa.com (business e-mail).  
18

19 3. On August 29, 2019, Respondent submitted an application for an  
20 Arizona non-resident insurance producer license ("Application") to the Department.  
21

22 4. In the Application, under Background Questions, Respondent answered  
23 "No" to the following question:  
24  
25  
26

1 1B. "Have you ever been convicted of a felony, had a judgment  
2 withheld or deferred, or are you currently charged with committing a felony?  
3 You may exclude juvenile adjudications (offenses where you were adjudicated  
4 delinquent in a juvenile court)".

5 5. On September 16, 2019, the Department issued to Respondent an  
6 Arizona non-resident insurance producer license.  
7

8 6. The Federal Bureau of Investigations conducted a criminal history  
9 check of Respondent's fingerprint card and notified the Department that Respondent  
10 had the following convictions:

11 a. On April 6, 2005, the State of Utah District Court, 4<sup>th</sup> District –  
12 Heber City, convicted Respondent of a Class 3 Felony for Illegal Possession of  
13 Controlled Substance, case number 041500008.  
14

15 b. On July 28, 2008, the State of Utah District Court, 2<sup>nd</sup> District –  
16 Farmington City, convicted Respondent of a Class 3 Felony for Illegal  
17 Possession/Use of Controlled Substance, case number 081700074.  
18

19 7. Respondent answered "Yes" to the Attestation section of the  
20 Application.  
21  
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1 Based upon the foregoing, the Department respectfully requests that the allegations  
2 set forth in the September 17, 2020 Notice of Hearing be deemed admitted and that  
3 Respondent's insurance license be revoked.

4 RESPECTFULLY SUBMITTED this 14<sup>th</sup> day of October, 2020.

5 MARK BRNOVICH, Attorney General

6 By /s/ Holly Wan

7 Holly Wan, Assistant Attorney General  
8 Attorney for the Arizona Department of Insurance  
9 and Financial Institutions  
10

11 **COPY** of the foregoing electronically filed this  
12 14th day of October, 2020 with:

13 Deian Ousounov, Regulatory Legal Affairs Officer  
14 Ana Starcevic, Paralegal Project Specialist  
15 Steven Fromholtz, Division Manager, Licensing  
16 Aqueelah Currie, Licensing Supervisor  
17 Arizona Department of Insurance and Financial Institutions

18 **COPY** mailed and emailed same date to:

19 Tiffany Gillies  
20 1868 W. 300 N.  
21 Clearfield, UT 84015  
22 Respondent

23 Tiffany Gillies  
24 [Tiffany.gillies@utah.aaa.com](mailto:Tiffany.gillies@utah.aaa.com)  
25 Respondent

26 /s/ S. Hack

9025822



October 13, 2020

Dear Susan Hack:

The following is in response to your request for proof of delivery on your item with the tracking number:  
**9489 0090 0027 6266 5254 82.**

**Item Details**

**Status:** Delivered, Left with Individual  
**Status Date / Time:** September 21, 2020, 10:20 am  
**Location:** CLEARFIELD, UT 84015  
**Postal Product:** First-Class Mail®  
**Extra Services:** Certified Mail™  
Return Receipt Electronic

**Shipment Details**

**Weight:** 4lb, 3.8oz

**Destination Delivery Address**

**Street Address:** 1868 W 300 N  
**City, State ZIP Code:** CLEARFIELD, UT 84015-8102

**Recipient Signature**

Signature of Recipient:	CUMING T B. / ac
Address of Recipient:	1868 W 300 N

Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,  
United States Postal Service®  
475 L'Enfant Plaza SW  
Washington, D.C. 20260-0004



