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UTAH STATE  
INSURANCE DEPT

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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

ADRIENNE F. ROGERS  
12172 Laurel Chase Drive  
Riverton, UT 84065  
License No. 124279

**STIPULATION AND ORDER**

Docket No. 2010-039 LC

Enf. Case No. 2628

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**STIPULATION**

1. Respondent, Adrienne F. Rogers is a licensed insurance agent in the State of Utah, holding License No. 124279.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
  - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
  - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
  - c. Respondent stipulates to the summary entry of the Order herein which

shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

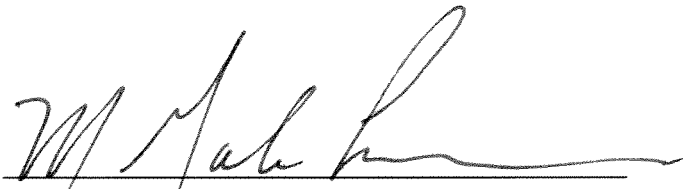
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to her rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for purpose of disposition of the matter entitled herein.

DATED this 3 day of March, 2010.

  
ADRIENNE F. ROGERS

  
UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon  
Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. Respondent Adrienne F. Rogers holds a Utah producer's license issued February 23, 2000 with the Property and Casualty lines of authority.

2. An inquiry was made on December 22, 2009 to the licensing department by Respondent's employer, DeAnn Fontaine. Fontaine questioned why information on SIRCON's web site did not indicate that her employee, Respondent Adrienne F. Rogers, held Life and Accident & Health lines of authority.

3. DeAnn Fontaine faxed to licensing department staff member, Adam Martin, a copy of what appeared to be Respondent's Utah issued resident producer's license. A search of Department records could not verify that Respondent had Life and Accident & Health lines of authority.

4. A subsequent telephone conversation between Martin and Respondent, Respondent indicated she could not locate her original license or copies of exam results for Life and Accident & Health lines.

5. On January 13, 2010, Department staff member Richard Grieser met with Fontaine and Respondent. During this meeting, Respondent admitted that she altered her insurance license by adding the Life and Accident & Health lines in August of 2008.

6. Respondent provided a signed statement attesting to this admission and accepts full responsibility for her actions.

7. Respondent's employer immediately suspended Respondent's employment upon

learning of her deception and actions.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

**CONCLUSIONS OF LAW**

1. Respondent was in violation of Utah Code Ann. § 31A-23a-106(1) and (2)(a)(i)(ii) (West 2009) when she altered her license to indicate she held the Life and Accident & Health lines of authority.
2. Respondent initially lied to a Department staff member, stating that she held Life and Accident & Health lines of authority. In so doing, Respondent violated Sections 31A-2-202(1)(i), 31A-2-202(6) and 31A-23a-402(1)(a)(i).
3. As a result of these violations, Respondent failed to meet the character requirements as outlined in Section 31A-23a-107(2).
4. It is appropriate under the circumstances that Respondent Adrienne F. Roger's license be revoked.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

**ORDER**

**IT IS HEREBY ORDERED:**

1. Respondent's Utah insurance license No. 124179 is revoked upon issuance of this Order.

2. Respondent shall immediately cease doing any insurance business in the State of Utah.

**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 4<sup>th</sup> day of March, 2010.

NEAL T. GOOCH  
Acting Insurance Commissioner



MARK E. KLEINFELD  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone: (801) 538-3800

## CERTIFICATE OF MAILING

I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

### STIPULATION & ORDER

To the following:

Adrienne Rogers  
12172 Laurel Chase Drive  
Riverton, UT 84065

DATED this 4<sup>th</sup> day of March, 2010.

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

Linda Hardy  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901