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BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH

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**COMPLAINANT:**

UTAH INSURANCE DEPARTMENT

**RESPONDENT:**

TERESA ANN CORDELL  
2018 North 10<sup>th</sup> Street  
Phoenix, AZ 85006  
License No. 212081

**STIPULATION AND ORDER**

Docket No. 2010-114 LC

Enf. Case No. 2597

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**STIPULATION**

1. Respondent, Teresa Ann Cordell is a non-resident licensed insurance agent in the State of Utah, holding License No. 212081.
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.

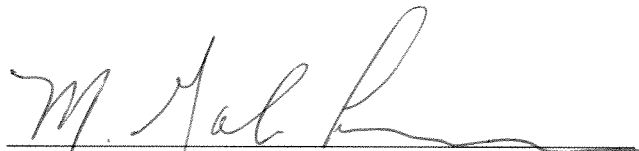
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to her rights set forth herein.

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 19<sup>th</sup> day of July, 2010.



TERESA ANN CORDELL, Licensee  
2018 North 10<sup>th</sup> Street  
Phoenix, AZ 85006



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. On December 21, 2009, a Department investigation was undertaken in this matter pursuant to notification of an RIRS from NAIC regarding administrative actions taken against Respondent.

2. Respondent's application for a non-resident producer license did not disclose any administrative actions taken against her in other states.

3. The investigation determined that administrative actions taken against Respondent in the states of Washington, New York and Massachusetts, but were not disclosed on Respondent's application.

4. On or about January 6, 2010, Respondent provided to the Department copies of the documents and statements regarding the other states' administrative actions against her.

5. Respondent stated she had relied upon her employer to handle her Utah non-resident producer application, but that she does understand it is her responsibility to ensure compliance with Department statutes and rules.

6. Respondent agrees to an administrative forfeiture in the amount of \$250.00.

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

**CONCLUSIONS OF LAW**

1. Utah Code Ann. §31A-23a-105 (West 2009) requires an applicant for license to disclose any administrative actions taken against the applicant in any other jurisdiction.

2. By failing to disclose to the Commissioner administrative actions taken against her by other states, the Respondent violated Section 31A-23a-105.

3. An administrative forfeiture in the amount of \$250.00 is appropriate under the circumstances.

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. An administrative forfeiture in the amount of \$250.00 is assessed against Respondent Teresa Ann Cordell.

2. The forfeiture shall be paid to the Commissioner within thirty days of issuance of this Order.

DATED this 27<sup>th</sup> day of JULY, 2010.

NEAL T. GOOCH  
Acting Insurance Commissioner

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

**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 suspension or revocation of your license, 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.

CERTIFICATE OF MAILING

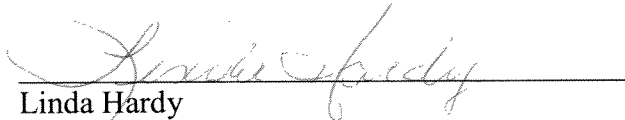
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

Teresa Ann Cordell  
Humana  
10400 N 25<sup>th</sup> Ave., Ste 200  
Phoenix, AZ 85021

DATED this 27<sup>th</sup> day July, 2010



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