

HELEN A. FROHLICH #8814
Assistant Attorney General
SEAN D. REYES #7969
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: hfrohlich@agutah.gov

BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. BRENDA CORDON, Respondent.	NOTICE OF AGENCY ACTION AND ORDER Docket No. 2019-4158 Lisa Watts Baskin Presiding Officer
--	--

NOTICE OF AGENCY ACTION

The Utah Insurance Department (“the Department”) commences this agency action against Respondent Brenda Cordon (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through 203 and to Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin Code R590-160-4 and 7.

ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent's application for a resident producer individual insurance license is denied.


2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be deemed closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a request for a hearing on this matter is received from Respondent prior to that date.

3. A request for a hearing shall be sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 3110 State Office Building, Salt Lake City, UT 84114. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.

4. If you fail to request a hearing you will be bound by this Order. 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 28th day of August, 2019.

TODD E. KISER
Utah Insurance Commissioner



LISA WATTS BASKIN
Presiding Officer
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114
801-538-3800
Email: uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THE ORDER

Failure to obey the Order may subject you to further penalties that include forfeitures of up to \$2,500 per violation, license suspension or revocation, further enforcement action before the Utah District Court where forfeitures of up to \$10,000 may be imposed. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

DECLARATION

Under criminal penalty of Utah law, I, Randy Overstreet, declare the following:

1. I am currently employed as Director of the Producer Licensing Division with the Utah Insurance 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 Brenda Cordon (“Respondent”) to which this Declaration is attached.

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. On August 6, 2019, the Department received an online license application from Respondent for a resident producer individual insurance license. Respondent answered “yes” to the question “Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?”

b. On May 3, 2004, a tax lien was entered against Respondent in the amount of \$1,227.59. This continues to be an outstanding judgment.

c. On February 13, 2006, a tax lien was entered against Respondent in the amount of \$1,069.91. This continues to be an outstanding judgment.

d. On March 20, 2006, a tax lien was entered against Respondent in the amount of \$284.00. This continues to be an outstanding judgment.

e. On July 21, 2008, a tax lien was entered against Respondent in the amount of \$1,342.11. This continues to be an outstanding judgment.

- f. On October 7, 2009, a monetary judgment was entered against Respondent in the amount of \$2,029.43. This continues to be an outstanding judgment.
- g. On October 17, 2014, a monetary judgment was entered against Respondent in the amount of \$3,061.83. This continues to be an outstanding judgment.
- h. On August 28, 2015, a monetary judgment was entered against Respondent in the amount of \$739.76. This continues to be an outstanding judgment.
- i. On May 26, 2017, a monetary judgment was entered against Respondent in the amount of \$2,375.96. This continues to be an outstanding judgment.
- j. On August 21, 2017, a tax lien was entered against Respondent in the amount of \$2,057.21. This continues to be an outstanding judgment.
- k. On September 17, 2018, a tax lien was entered against Respondent in the amount of \$584.74. This continues to be an outstanding judgment.
- l. Respondent filed Chapter 13 bankruptcy on or about September 21, 2018; however, the bankruptcy case is still ongoing.

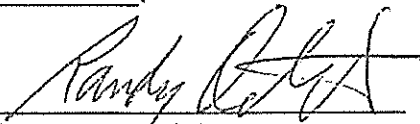
4. The above declared facts demonstrate that the following Utah insurance laws were not complied with:

a. Utah Code Ann. § 31A-23a-111(5)(b)(iv), failing to pay a final judgment rendered against Respondent in this state within 60 days after the day on which the judgment became final; and

b. Utah Code Ann. § 31A-23a-111(5)(b)(xxii), failing to pay state income tax or failing to comply with an administrative or court order directing payment of state income tax.

5. Based on the facts and law set forth above, Respondent's application for a resident producer individual insurance license should be denied.

DATED this 27th day of August 2019.



Randy Overstreet, Director
Producer Licensing Division
Utah Insurance Department