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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. CORINNE CLEVERLY, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2023-4577 Donald H. Hansen Administrative Law Judge/Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Corinne Cleverly ("Respondent"), have stipulated to entry of the following Findings of Fact, Conclusions of Law and Order.

Based upon that Stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent is a resident individual producer holding Utah license number 916872.
2. In February 2023, Respondent misrepresented the terms of a life insurance policy held by a consumer and sold him a policy with a lower value and a higher premium rate.

3. Specifically, Respondent cancelled two policies for the consumer that totaled a life benefit of \$22,000 and replaced them with a life insurance policy for \$20,000 with a slightly higher premium.

4. The Department opened an investigation and attempted to contact Respondent by email on September 12, 2023, and September 25, 2023. She did not respond.

5. When contacted by telephone on October 2, 2023, Respondent indicated that her email address listed in Sircon was not current.

6. The Department and Respondent have agreed to an administrative forfeiture of \$497.27.

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.

2. The Commissioner has legal authority to impose penalties on licensees who violate the Utah Insurance Code pursuant to Utah Code § 31A-2-308.

3. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi)(A)(B) by misrepresenting a life insurance policy.

4. Respondent violated Utah Code § 31A-23a-412 by failing to update her email address in Sircon.

5. As a penalty for the violations in this case, Respondent should be ordered to pay a forfeiture of \$497.27.

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered

that:

1. Respondent shall pay a forfeiture of \$497.27 for the violation described in the Conclusions of Law.
2. The forfeiture shall be paid in full to the Department no later than 30 days after this order is signed.
3. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 8th day of January 2024.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
Donald H. Hansen
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 South 2700 West, Suite 2300
Taylorsville, UT 84129
801-957-9321
Email: uidadmincases@utah.gov

NOTICE TO RESPONDENT

Failure to obey this Order may subject you to further penalties that include forfeitures of up to \$2,500 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law and Order was emailed to:

Corinne Cleverly

[REDACTED]
[REDACTED]
[REDACTED]

Helen A. Frohlich
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DATED this 8th day of January 2024.

/s/ Jeanine Couser
Jeanine Couser
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