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I.S.B. No. 3873

FILED
DEC 29 2016
Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

GARRETT PATRICK MORRELL, an
individual holding Idaho Non-Resident
Producer License No. 571509,

Respondent.

Docket No. 18-3245-16

**ORDER OF DEFAULT REVOKING
IDAHO NON-RESIDENT
PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (“Director”) having reviewed the record herein; and GARRETT PATRICK MORRELL (“RESPONDENT”), who currently holds Idaho Non-Resident Producer License No. 571509, having been lawfully served the Verified Complaint and Notice of Right to Hearing, a copy of which is attached hereto as Exhibit A and incorporated herein, and having failed to file an answer thereto and having failed to request a hearing regarding said Verified Complaint; and the Director having found as a result thereof that

RESPONDENT has waived his rights regarding the opportunity for hearing; and in consideration of the above;

IT IS HEREBY ORDERED that Idaho Non-Resident Producer License No. 571509 issued to RESPONDENT is REVOKED effective immediately and that, pursuant to Idaho Code § 41-1026(3), RESPONDENT shall not be issued any license under title 41, Idaho Code, for a period of five (5) years, after which RESPONDENT must petition and show good cause why this revocation should not be deemed a bar to the issuance of a new license.

IT IS HEREBY FURTHER ORDERED that an administrative penalty in the amount of \$1,000 per violation as alleged in the Verified Complaint, for a total administrative penalty of Two Thousand Dollars (\$2,000), is imposed against RESPONDENT.

IT IS HEREBY FURTHER ORDERED, pursuant to Idaho Code § 41-1027(2), that RESPONDENT shall immediately return Idaho Non-Resident Producer License No. 571509 to the Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043.

IT IS SO ORDERED.

DATED this 29 day of December, 2016.

STATE OF IDAHO
DEPARTMENT OF INSURANCE


DEAN L. CAMERON
Director

NOTIFICATION REGARDING REPORTABLE PROCEEDINGS

This is considered a reportable administrative proceeding. As such, it is a public record and is public information that may be disclosed to other states and reported to companies of which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the Idaho Department of Insurance's online searchable database. Be aware that you may be required to disclose this proceeding on any license application, and you may be required to report this action to any and all states in which you hold an insurance license.

NOTIFICATION OF RIGHTS

This constitutes a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order, or (b) an order denying a petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review to the district court does not itself stay the effectiveness or enforcement of the order under appeal.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 29th day of December, 2016, I caused a true and correct copy of the foregoing ORDER OF DEFAULT REVOKING IDAHO NON-RESIDENT PRODUCER LICENSE to be served upon the following by the designated means:

Garrett Patrick Morrell
3658 NW 18th Avenue
Oakland Park, FL 33309-5808

☒ first class mail
☐ certified mail
☐ hand delivery
☐ email

Garrett Patrick Morrell
Health Choice Insurance
150 SW 12th Avenue, Suite 310
Pompano Beach, FL 33069-3249
healthchoiceinsurance@gmail.com

☒ first class mail
☐ certified mail
☐ hand delivery
☒ email

Unified Life Insurance Company
7201 W. 129th Street, Suite 300
Overland Park, KS 66213

☒ first class mail
☐ certified mail
☐ hand delivery
☐ email

John C. Keenan
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

☐ first class mail
☐ certified mail
☒ hand delivery
☐ email



Pamela Murray

LAWRENCE G. WASDEN
Attorney General

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Deputy Attorney General
State of Idaho
Department of Insurance
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Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

IDAHO DEPARTMENT OF INSURANCE,

Complainant,

vs.

GARRETT PATRICK MORRELL, an
individual holding Idaho Non-Resident
Producer License No. 571509,

Respondent.

Docket No. 18-3245-16

**VERIFIED COMPLAINT
AND NOTICE OF RIGHT TO
HEARING**

The Idaho Department of Insurance (hereinafter "Department"), by and through its attorney of record, John C. Keenan, Deputy Attorney General, does hereby complain and allege as follows:

1. The Director of the Department has jurisdiction in the state of Idaho over matters involving insurance regulation and licensing, in accordance with title 41, Idaho Code.

EXHIBIT

A

2. This administrative proceeding is brought under the provisions of the Idaho Insurance Code, Idaho Code § 41-101 *et seq.*, including, among other sections, Idaho Code § 41-1016, which authorizes the Department to initiate a contested case against individuals licensed under the provisions of title 41, chapter 10, Idaho Code, including insurance producers, seeking revocation of the license, as well as the imposition of administrative penalties, if the Director of the Department finds that any one or more of the causes or violations set forth in subsections (1)(a) through -(n) of that section exist.

3. Pursuant to section 41-1026(3), Idaho Code, the Director shall not issue a license under title 41, Idaho Code, to any person whose license has been revoked until after the expiration of not less than one (1) year to a maximum of five (5) years and, upon a former licensee's application for re-licensure, the Director may require the former licensee "to show good cause why the prior revocation ... shall not be deemed a bar to the issuance of a new license."

RESPONDENT

4. GARRETT PATRICK MORRELL (hereinafter "Respondent") is a resident of Oakland Park, Florida, and holds Idaho Non-Resident Producer License No. 571509, originally issued on May 5, 2016.

FACTS AND ALLEGATIONS

5. Paragraphs 1 through 6 are incorporated herein as if set forth in full.

6. On May 3, 2016, Respondent made application for an Idaho nonresident producer license online at the National Insurance Producer Registry (NIPR) website.

7. Respondent submitted payment for an Idaho nonresident producer license on said website via PayPal for the total sum of \$86.18 including tax by using a credit card.

8. On May 5, 2016, an Idaho nonresident producer license was issued to Respondent.

9. On or about September 9, 2016, the Department was notified that Respondent's payment via PayPal had been disputed and charged back and that the sum due Idaho remained outstanding.

10. On September 9, 2016, the Department notified Respondent via a letter sent by U.S. Mail of the outstanding chargeback from PayPal and that the sum of \$86.18 remains due and owing. The same letter also warned Respondent that if he failed to pay the outstanding amount, the Department would seek to revoke his Idaho NonResident Producer License No. 571509.

11. Section 41-1007, Idaho Code, requires an applicant for an Idaho producer license to have paid a fee as prescribed by the Director pursuant to section 41-401, Idaho Code.

12. To date, Respondent has failed to pay the sum due for his nonresident producer license.

13. Respondent's failure to pay the required license fee is a violation of section 41-1007(1)(d), Idaho Code, giving the Department cause to seek revocation of Respondent's license and imposition of an administrative penalty pursuant to section 41-1016(1)(b), Idaho Code.

14. Respondent's failure to complete payment of the license fee as required by law demonstrates financial irresponsibility and is a violation of section 41-1016(1)(h), Idaho Code.

PRAYER FOR RELIEF

The Idaho Department of Insurance prays for relief as follows:

1. For a finding that Respondent violated section 41-1007(1)(d), Idaho Code;
2. For a finding that Respondent violated section 41-1016(1)(h), Idaho Code;


3. For an order revoking Idaho Nonresident Producer License No. 571509 issued to Respondent and providing that Respondent shall not be issued any license under title 41, Idaho Code, for a period of five (5) years, after which Respondent must petition and show good cause why this revocation should not be deemed a bar to the issuance of a new license; and,

4. For an order imposing an administrative penalty in the amount of \$1,000.00 per violation in such total number as shall be proved at hearing or, in the event of default, in the amount of \$2,000.00.

5. For such other relief that is deemed just under the circumstances.

RESPECTFULLY SUBMITTED this 16th day of December, 2016.

STATE OF IDAHO
OFFICE OF THE ATTORNEY GENERAL



JOHN C. KEENAN
Deputy Attorney General

VERIFICATION

STATE OF IDAHO)
 : ss.
County of Ada)

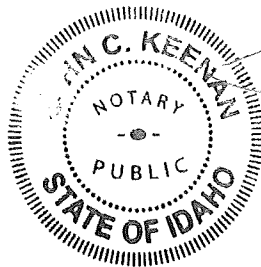
GEORGIA SIEHL, Company Activities Bureau Chief, Department of Insurance, State of Idaho, being first duly sworn, deposes and says:

I have read the foregoing Complaint and know the contents thereof and the same are true to the best of my knowledge and belief.

Dated this 6th day of December, 2016.

Georgia Siehl
GEORGIA SIEHL

SUBSCRIBED AND SWORN to before me, the undersigned Notary Public for the state of Idaho, this 6th day of December, 2016.



[Signature]
Notary Public for Idaho
My Commission Expires 30 OCT 2019

NOTICE OF RIGHT TO A HEARING

TO: GARRETT PATRICK MORRELL

THE RESPONDENT IS HEREBY NOTIFIED, pursuant to Idaho Code § 41-232A(2), that a written request for a hearing must be filed and served upon the Department within twenty-one (21) days after service of this Complaint. Failure to file and serve a written request for a hearing upon the Department within the twenty-one (21) day time period shall be deemed a waiver of the opportunity for a hearing and to contest the allegations in the Complaint, pursuant to Idaho Code § 41-232A(2).


Any written request for a hearing shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720-0043

A copy shall also be provided to the Department's counsel in this matter, John C. Keenan, Deputy Attorney General, at the following address:

John C. Keenan
Deputy Attorney General
Idaho Department of Insurance
P.O. Box 83720
Boise, ID 83720-0043

In lieu of holding a hearing, this matter may be resolved by negotiation, stipulation, agreed settlement, or consent order, pursuant to Idaho Code § 67-5241. Should you wish to discuss this matter, please contact the undersigned deputy attorney general.



John C. Keenan

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 10th day of December, 2016, I caused a true and correct copy of the foregoing VERIFIED COMPLAINT AND NOTICE OF RIGHT TO HEARING to be served upon the following by the designated means:

Garrett Patrick Morrell
3658 NW 18th Avenue
Oakland Park, FL 33309-5808

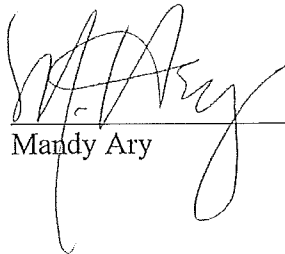
- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ email

Garrett Patrick Morrell
Health Choice Insurance
150 SW 12th Avenue, Suite 310
Pompano Beach, FL 33069-3249
healthchoiceinsurance@gmail.com

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☒ email

Unified Life Insurance Company
7201 W. 129th Street, Suite 300
Overland Park, KS 66213

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ email



Mandy Ary