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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

ELMER JARED QUIROZ
402 East 3335 South, #3
Salt Lake City, UT 84115
License No. 315468

**NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER**

Docket No. 2009-157 LC

Enf. Case No. 2410

The Utah Insurance Department has commenced this informal adjudicative proceeding pursuant to Utah Code Annotated §§ 31A-2-201 and 63G-4-201 and Utah Administrative Code Rule R590-160. Based upon information contained in agency files or known to the Commissioner, the Commissioner makes the following:

FINDINGS OF FACT

1. Respondent is an insurance agent authorized to do the business of insurance in the State of Utah holding License number 315468.
2. Respondent submitted an application for an insurance agent's license on February 13, 2009. In his application, Respondent answered "No" to the question "Have you ever been convicted of ... a crime...?"

3. At the time of the submission of his application, Respondent knew that he had been convicted on August 6, 2008 of failure to remain at the scene of an accident, a class B misdemeanor, and failure to have insurance, a class B misdemeanor.

Having entered his Findings of Fact, the Commissioner now enters his:

CONCLUSION OF LAW

1. In submitting false information on his license application by stating he had not been convicted of a crime when he had two misdemeanor convictions, Respondent violated Utah Code Annotated § 31A-23a-105(2) and 31A-2-202(6).

2. In providing false information on his license application, Respondent brings into question his qualification to hold an insurance agent's license under Utah Code Annotated § 31A-23a-107(2) as being competent and trustworthy.

3. In violating insurance statutes, Respondent is subject to imposition of forfeitures of up to \$5,000.00 per violation under Utah Code Annotated § 31A-2-308, and is subject to the revocation or suspension of his license under Utah Code Annotated § 31A-23a-111(5)(b), and having his license placed on probation under Utah Code Annotated § 31A-23a-112.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Commissioner now enters the following:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$250.00, to be paid within 10 days of the date this Order becomes final.

2. Respondent's license is placed on probation for a period of 12 months from the date this Order becomes final. The terms of probation are:

- a. Respondent shall pay the administrative forfeiture assessed herein in a timely manner;
- b. Respondent shall have no further violations of the Utah Insurance Code or Rules or of any order of the commissioner; and
- c. during the period of probation Respondent shall not commit any criminal acts, other than minor traffic violations.

3. This Order shall become final fifteen (15) days after the date of mailing unless a written request for a hearing is received from the Respondent in the offices of the department prior to that date. A written request for a hearing shall be signed by the person making the request and shall state the basis for the relief requested.

NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, State Office Building, Room 3110, Salt Lake City, Utah 84114, Telephone Number (801) 538-3800. Failure to request a hearing will be considered a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

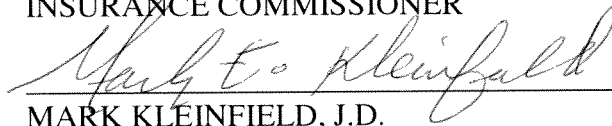
You are further notified that a failure to obey an Order of the commissioner may subject you to further penalties, including forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license and the filing of an action in District Court, which may impose forfeitures of up 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.

Questions regarding this Adjudicative Proceeding should be directed to Connie Nowland, at the Utah Insurance Department, telephone number (801) 538-3040.

DATED THIS 23rd day of November, 2009.

D. KENT MICHIE
INSURANCE COMMISSIONER



MARK KLEINFELD, J.D.
ADMINISTRATIVE LAW JUDGE
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

CERTIFICATE OF MAILING

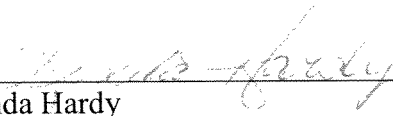
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER

To the following:

Elmer Jared Quiroz
402 W. 3335 S. # 3
Salt Lake City, UT 84115

DATED this 23rd day of November 2009.



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

**UTAH
Invoice - Original**

Printed Date: November 23, 2009
Invoice Date: November 23, 2009
Balance Due: \$250.00
Due Date: December 11, 2009
Invoice ID: 438415
Payor ID: 1386573

QUIROZ ELMER JARED
1616 N 700 W
SUITE 200
LAYTON UT 84041

Item Description	Amount
11/23/2009 Monetary Penalty Individual	\$250.00
E-Case 2410 Docke 2009-157 LC	
Original Amount Due	\$250.00

**UTAH
Invoice - Original**

Invoice Date: November 23, 2009
Balance Due: \$250.00
Due Date: December 11, 2009
Invoice ID: 438415
Payor ID: 1386573
Payor Name: QUIROZ, ELMER
JARED

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901