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BEFORE THE INSURANCE COMMISSIONER
 OF THE STATE OF UTAH

<p>COMPLAINANT: UTAH INSURANCE DEPARTMENT</p>	<p>STIPULATION AND ORDER</p>
<p>RESPONDENT: MARIA ZULENA GONZALEZ c/o Dynamic Insurance Agency 547 W. Columbia Lane Provo, UT 84604 License No. 345942</p>	<p>Docket No. 2011-123 LC Enf. Case No. 2877</p>

STIPULATION

1. Respondent, Maria Zulena Gonzalez is a resident producer in the State of Utah holding license number 345942.
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.

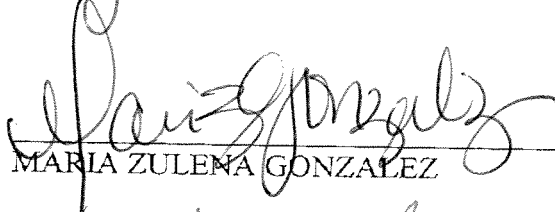
3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

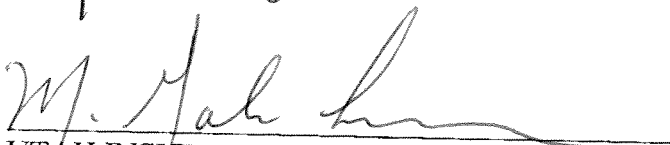
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

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 6th day of July, 2011.


 MARIA ZULEMA GONZALEZ


 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 March 3, 2010 two Department investigators visited Dynamic Insurance Agency in Provo, Utah.
2. They were greeted by an employee who was asked if she could sell an insurance policy. She stated that she could.
3. The Department investigators then learned that the employee was not a licensed producer or a licensed customer service representative. She was the only employee in the office and stated that Mr. Mora, the agency owner, was working from his office in Arizona.
4. A request for an explanation of how the agency was operated was made to the agency's owner. On March 9, 2010, Mr. Mora clarified that both his Salt Lake and Provo, Utah offices were operating without licensed producers some of the time. He identified Respondent Maria Gonzalez as a non-licensed producer who was operating one of the Utah offices while he was out of town.
5. Subsequently, on May 19, 2010, Respondent passed the Utah insurance exam and became licensed to sell insurance June 1, 2010.
6. Respondent took responsibility for her actions and has agreed to an administrative forfeiture of \$750.00.

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-103 addresses requirement of license.

(1) (a) Unless exempted from the licensing requirement under Section 31A-23a-201 or 31A-23a-207, **a person may not perform, offer to perform, or advertise any service as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.**

(b) A valid license includes at least one license type and one line of authority pertaining to that license type.

(c) **A person may not utilize the services of another as a producer, limited line producer, customer service representative, consultant, managing general agent, or reinsurance intermediary if that person knows or should know that the other does not have a license as required by law.**

(Emphasis added.)

3. Respondent violated the above provision when she acted in the capacity of customer service representative and/or producer without being licensed.

4. An administrative forfeiture in the amount of \$750.00 is appropriate in this matter.

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

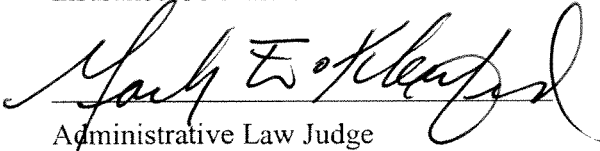
ORDER

IT IS HEREBY ORDERED:

Respondent Maria Zulena Gonzalez is assessed an administrative forfeiture in the amount of \$750.00 to be paid to the Department within 30 days from the date of this Order.

DATED this 13th day of JULY, 2011.

NEAL T. GOOCH
Insurance Commissioner



Administrative Law Judge
Utah Insurance Department
State Office Building Room 3110
Salt Lake City, UT 84114
Telephone 801-538-3800

NOTIFICATION

You are hereby notified that a failure to obey an Order of Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 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 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

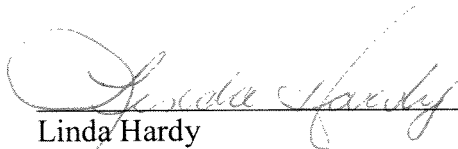
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Maria Zulena Gonzales
Dynamic Insurance Agency
547 W. Columbia Lane
Provo, UT 84604

DATED this 14th day of July, 2011



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

**UTAH
Invoice - Original**

Printed Date: July 14, 2011
Invoice Date: July 14, 2011
Balance Due: \$750.00
Due Date: August 13, 2011
Invoice ID: 519371
Payor ID: 128140

GONZALEZ MARIA ZULEMA
1424 WEST AMERICAN AVENUE
SALT LAKE CITY UT 84104

Item Description	Amount
7/14/2011 Monetary Penalty Individual E-Case 2877 Docket 2011-123 LC	\$750.00
Original Amount Due	<hr/> \$750.00
Payments Received	
	<hr/> Balance Due

**UTAH
Invoice - Original**

Invoice Date: July 14, 2011
Balance Due: \$750.00
Due Date: August 13, 2011
Invoice ID: 519371
Payor ID: 128140
Payor Name: GONZALEZ, MARIA
ZULEMA

Make checks payable to: Utah Insurance Department

Send payment to:

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