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

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

RESPONDENT:

JOAQUINA ESTELA LEWIS
706 W. 2175 N.
Layton, UT 84041
License No. 390577

**NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER**

Docket No. 2011-227 LC

Enf. Case No. 3016

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 390577.
2. Respondent submitted an application for a limited lines insurance agent's license on July 26, 2011. 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 her application, Respondent knew that she had been convicted of Driving on a Suspended License, a class C misdemeanor, and Giving False Personal Identity to a Peace Officer, a class C 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 she had not been convicted of a crime when she had two class C misdemeanor convictions, Respondent violated Utah Code Annotated § 31A-23a-105(2) and 31A-2-202(6).

2. In providing false information on her license application, Respondent brings into question her 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 her license under Utah Code Annotated § 31A-23a-111(5)(b), or having her 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 \$500.00, to be paid within 10 days of the date this Order becomes final.

2. 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.

DATED THIS 21ST day of October, 2011.

NEAL T. GOOCH
INSURANCE COMMISSIONER



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

NOTIFICATION

If you request a hearing regarding this matter, the department will be represented by M. Gale Lemmon, Assistant Attorney General, 160 East 300 South, Fifth Floor, P.O. Box 140874, Salt Lake City, Utah 84114-0874, Telephone Number (801) 366-0375. 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.

CERTIFICATE OF MAILING

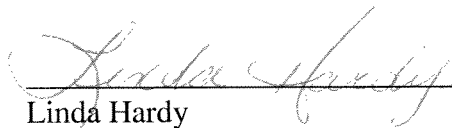
I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

NOTICE OF INFORMAL
ADJUDICATIVE PROCEEDING
AND ORDER

To the following:

Joaquina Estela Lewis
706 W. 2175 N
Layton, UT 84041

DATED this 21st day of October, 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: October 21, 2011
 Invoice Date: October 21, 2011
 Balance Due: \$500.00
 Due Date: November 20, 2011
 Invoice ID: 534174
 Payor ID: 55185

LEWIS JOAQUINA ESTELA
 706 W 2175 N
 LAYTON UT 84041

Item Description	Amount
10/21/2011 Monetary Penalty Individual E-Case 3016 Docket 2011-227 LC	\$500.00
	<hr/>
Original Amount Due	\$500.00
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Payments Received	Balance Due

UTAH
Invoice - Original

Invoice Date: October 21, 2011
 Balance Due: \$500.00
 Due Date: November 20, 2011
 Invoice ID: 534174
 Payor ID: 55185
 Payor Name: LEWIS, JOAQUINA
 ESTELA

Make checks payable to: Utah Insurance Department

Send payment to:

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