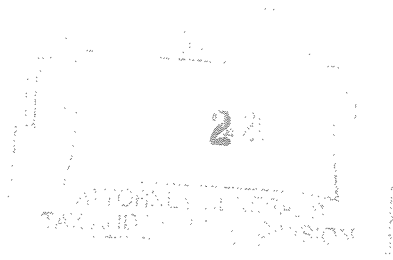


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**BEFORE THE INSURANCE COMMISSIONER  
 OF THE STATE OF UTAH**

<b>COMPLAINANT:</b>	:	<b>STIPULATION</b>
	:	<b>&amp;</b>
UTAH INSURANCE DEPARTMENT	:	<b>ORDER</b>
	:	
<b>RESPONDENT:</b>	:	<b>Docket No. 2013-017 LC</b>
	:	
HILDA AMERICA MIJARES	:	
3381 Celebration Dr.	:	<b>Enf. Case No. <u>3254</u></b>
West Valley City, UT 84128	:	
License No. 134175	:	

**STIPULATION**

1. Respondent, Hilda America Mijares, is a licensed insurance agent in the State of Utah, holding License No. 134175.
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

*SLL*

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.

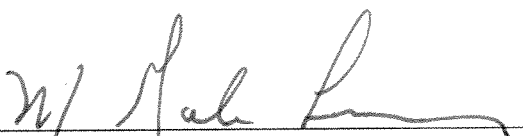
4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

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 the purpose of disposition of the matter entitled herein.

DATED this 20 day of February, 2013.

  
\_\_\_\_\_  
HILDA AMERICA MIJARES

  
\_\_\_\_\_  
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 December 7, 2012, Respondent entered guilty pleas and was found guilty of two counts of False or Fraudulent Insurance Claim, class A misdemeanors, and two counts of Forgery, class A misdemeanors.

2. Respondent was placed on probation by the court for a period of 24 months and ordered to pay restitution totaling \$14,270.11, and ordered to relinquish her resident insurance producer license and not be employed in a fiduciary capacity during the term of probation.

3. Respondent's conviction demonstrate that she does not meet the character requirements to hold an insurance agent's license of being competent and trustworthy under Utah Code Ann. § 31A-23a-107(2).

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

**CONCLUSIONS OF LAW**

1. Respondent's insurance agent's license should be revoked pursuant to Utah Code Ann. § 31A-23a-111(5)(b)(i), is unqualified for a license; -111(5)(b)(xii), improperly withholds, misappropriates or converts money received in the course of doing insurance business; -111(5)(b)(xv), admits or is found to have committed an insurance unfair trade practice or fraud; -111(5)(b)(xvi), in the conduct of business uses fraudulent or dishonest practices or demonstrated untrustworthiness, or financial irresponsibility; -111(5)(b)(xviii), forges another's name to an application for insurance or a document related to an insurance transaction; and -111(5)(b)(xxiv), engages in a method or practice in the conduct of business that endangers the legitimate interests of

customers and the public.

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

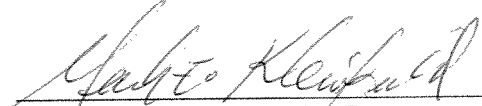
**ORDER**

IT IS HEREBY ORDERED:

1. Respondent's insurance producer's license is revoked forthwith.
2. Respondent shall immediately cease doing any business for which a license is required under the Utah Insurance Code.

DATED this 26<sup>th</sup> day of February, 2013.

TODD E. KISER  
INSURANCE COMMISSIONER

  
\_\_\_\_\_  
MARK E. KLEINFELD, Esq.  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$2,500.00 per violation and the suspension or revocation of your license, and the filing of an action to enforce this Order in the District Court, which may impose penalties 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

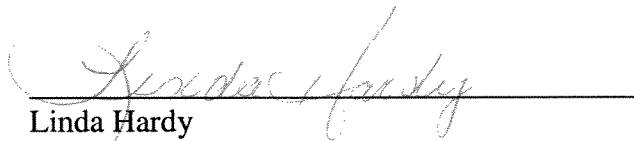
I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

Hilda America Mijares  
3318 Celebration Dr.  
West Valley City, UT 84128

DATED this 26<sup>th</sup> day February, 2013



Linda Hardy  
Market Conduct  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901  
801-538-3860