



customer P.S. ("customer"). The emails raised issues related to loans that had been taken out on two (2) of the customer's Life policies.

4. [REDACTED] contacted the customer, who indicated he was unaware of the loans against his Life policies.

5. The customer confirmed he had not requested, authorized, or signed any documents related to the loans taken from his Life policies.

6. After speaking with [REDACTED] the customer contacted Respondent. The Respondent attempted to convince the customer that the loans were related to other personal loans the customer had made to Respondent, a claim the customer knew to be false.

7. [REDACTED] reviewed the customer's policies and found that Respondent had initiated the Life policy loans.

8. [REDACTED] also discovered that Respondent had altered the customer's mailing and email addresses in the State Farm ECRM internal software system, which resulted in the customer not receiving notice of the loans. The timing of the changes to the customer's mailing and email addresses aligned with the initiation of the Life policy loans by Respondent.

9. State Farm compared the signature of the customer on file with State Farm, to the signatures associated with four (4) different Life policy loan request forms. State Farm concluded the signatures on the Life policy loan request forms did not match.

10. The customer also reviewed the signatures on the four (4) Life policy loan request forms and confirmed that the signatures were not his signature.

11. The customer learned that the funds from the Life policy loans were deposited into a joint account at America First Credit Union belonging to the customer and Respondent, an account the customer was previously unaware of. America First Credit Union informed the

customer that shortly after the Life policy loan funds were deposited, Respondent obtained a cashier's check for \$32,204.32 payable to [REDACTED].

12. An internal audit was conducted by State Farm that found Respondent had falsified the customer's signature on four (4) Life policy loan request forms and then submitted the forms to initiate loans on four (4) Life policies owned by the customer. The internal audit also found that Respondent received the loan funds totaling \$33,000. and used them for her own personal expenses.

13. State Farm's investigation further revealed that over an 8-10 year period, Respondent obtained dozens of personal loans totaling approximately \$900,000 from the customer. To secure the \$900,000 in loans, Respondent misled the customer into believing Respondent had: 1) added the customer as a beneficiary to two Life policies held by Respondent and her husband, and 2) listed the customer as a lienholder on Respondent's home, neither of which are true.

14. State Farm conducted an interview with Respondent. In that interview Respondent insisted the customer had signed all of the forms in her presence and was aware of the Life policy loans. When confronted with the fact that the signatures on the Life policy loan request forms were inconsistent with the customer's signature, Respondent admitted she had signed and submitted the loan request forms but claimed the customer was aware of the loans.

15. Respondent also acknowledged changing the customer's email and mailing addresses in the State Farm ECRM internal software system but stated "it was a simple error on her part."

16. Respondent could not explain why the customer would willingly loan her \$900,000 yet deny knowledge of the \$33,000 taken from the Life policies.

17. When asked why the customer was denying authorizing or signing the loans, Respondent attempted to assert that the customer's memory "was not as sharp as it once was."

When asked why Respondent continued taking money from the customer if that were the case, Respondent insisted the customer was fully capable and that she was “not taking advantage of an elderly person.”

18. Respondent confirmed she had used the \$33,000 Life policy loan funds to pay her

[REDACTED] loan as “part of her plan to consolidate and pay off her debts”.

Respondent also stated she intended to repay the customer for the \$900,000 loan by paying him “\$50 per month, with hopes to increase payments when possible.”

19. State Farm found an email sent from Respondent to the customer dated December 11, 2025, which included a spreadsheet detailing the personal loan totals the customer had made to Respondent as of December 9, 2025. The Life policy loans taken out in October 2025 were not reflected in the spreadsheet.

20. Since December 11, 2025, Respondent has communicated with the customer several times by phone and text in an attempt to convince the customer that he signed the Life policy loan request forms and was aware of the Life policy loans.

21. The Utah Insurance Department (“Department”) has learned that as of January 23, 2026, Respondent is associated with and working for Farm Bureau Insurance.

22. Based on the foregoing, there is substantial cause to believe that an immediate and significant danger to the public health, safety, or welfare exists that requires immediate action.

### **CONCLUSIONS OF LAW**

23. The Commissioner regulates the business of insurance in Utah pursuant to Title 31A of the Utah Code.

24. Pursuant to Utah Code § 31A-2-201(4)(a), the Commissioner is authorized to issue prohibitory orders to secure compliance with Title 31A.

25. Pursuant to Utah Code § 63G-4-502, the Commissioner is authorized to issue an order on an emergency basis if the facts known by or presented to the Commissioner show that an immediate and significant danger to the public health, safety, or welfare exists that requires the Commissioner's immediate action.

26. Respondent violated Utah Code § 31A-23a-111(5)(b)(xii), when she improperly withheld, misappropriated, or converted money or properties received in the course of doing insurance business.

27. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi), when in the conduct of business in this state or elsewhere used fraudulent, coercive, or dishonest practices; or demonstrated incompetence, untrustworthiness, or financial irresponsibility.

28. Respondents violated Utah Code § 31A-23a-111(5)(b)(xviii), by forging another's name to an application for insurance or a document related to an insurance transaction.

29. Respondent violated Utah Code § 31A-23a-111(5)(b)(xxiv), by engaging in a method or practice in the conduct of business that endangers the legitimate interests of customers and the public.

### **ORDER**

Based upon the Findings of Fact, and Conclusions of Law, **EFFECTIVE IMMEDIATELY**, it is ORDERED that:

1. Respondent's Utah resident producer individual insurance license, number 142598, is suspended.

2. Respondents shall immediately cease and desist from conducting any and all insurance related business in the State of Utah, including any and all acts necessary to or incidental to insurance business.

3. Respondent shall promptly comply with all requests for information from the Utah Insurance Department.

DATED this 15th day of April 2026.



---

JONATHAN T. PIKE  
Utah Insurance Commissioner

## DECLARATION

Under criminal penalty of Utah law, I, William Stimpson personally attest to the facts set forth in the Findings of Fact and declare the following:

1. I am currently employed as a Market Conduct Examiner with the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing an Emergency Order against Jennifer Miller (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:

a. Respondent is a Utah resident producer individual insurance licensee authorized to do the business of insurance under Utah license number 142598.

b. Respondent was employed by [REDACTED] (“[REDACTED]”), a State Farm Agency owner. However, Respondent’s employment with State Farm was terminated by [REDACTED] on December 16, 2025.

c. On December 11, 2025, [REDACTED] received two (2) emails from State Farm concerning customer P.S. (“customer”). The emails raised issues related to loans that had been taken out on two (2) of the customer’s Life policies.

d. [REDACTED] contacted the customer, who indicated he was unaware of the loans against his Life policies.

e. The customer confirmed he had not requested, authorized, or signed any documents related to the loans taken from his Life policies.

f. After speaking with [REDACTED], the customer contacted Respondent. The Respondent

attempted to convince the customer that the loans were related to other personal loans the customer had made to Respondent, a claim the customer knew to be false.

g. [REDACTED] reviewed the customer's policies and found that Respondent had initiated the Life policy loans.

h. [REDACTED] also discovered that Respondent had altered the customer's mailing and email addresses in the State Farm ECRM internal software system, which resulted in the customer not receiving notice of the loans. The timing of the changes to the customer's mailing and email addresses aligned with the initiation of the Life policy loans by Respondent.

i. State Farm compared the signature of the customer on file with State Farm to the signatures associated with four (4) different Life policy loan request forms. State Farm concluded the signatures on the Life policy loan request forms did not match.

j. The customer also reviewed the signatures on the four (4) Life policy loan request forms and confirmed that the signatures were not his signature.

k. The customer learned that the funds from the Life policy loans were deposited into a joint account at America First Credit Union belonging to the customer and Respondent, an account the customer was previously unaware of. America First Credit Union informed the customer that shortly after the Life policy loan funds were deposited, Respondent obtained a cashier's check for \$32,204.32 payable to [REDACTED]

l. An internal audit was conducted by State Farm that found that Respondent had falsified the customer's signature on four (4) Life policy loan request forms and then submitted the forms to initiate loans on four (4) Life policies owned by the customer. The internal audit also found that Respondent received the loan funds totaling \$33,000. and used them for her own personal expenses.

m. State Farm's investigation further revealed that over an 8-10 year period, Respondent obtained dozens of personal loans totaling approximately \$900,000 from the customer. To secure the \$900,000 in loans, Respondent misled the customer into believing Respondent had: 1) added the customer as a beneficiary to two Life policies held by Respondent and her husband, and 2) listed the customer as a lienholder on Respondent's home, neither of which are true.

n. State Farm conducted an interview with Respondent. In that interview Respondent insisted the customer had signed all of the forms in her presence and was aware of the Life policy loans. When confronted with the fact that the signatures on the Life policy loan request forms were inconsistent with the customer's signature, Respondent admitted she had signed and submitted the loan request forms but claimed the customer was aware of the loans.

o. Respondent also acknowledged changing the customer's email and mailing addresses in the State Farm ECRM internal software system but stated "it was a simple error on her part."

p. Respondent could not explain why the customer would willingly loan her \$900,000 yet deny knowledge of the \$33,000 taken from the Life policies.

q. When asked why the customer was denying authorizing or signing the loans, Respondent attempted to assert that the customer's memory "was not as sharp as it once was." When asked why Respondent continued taking money from the customer if that were the case, Respondent insisted the customer was fully capable and that she was "not taking advantage of an elderly person."

r. Respondent confirmed she had used the \$33,000 Life policy loan funds to pay her [REDACTED] loan as "part of her plan to consolidate and pay off her debts." Respondent also stated she intended to repay the customer for the \$900,000 loan by paying him "\$50 per month, with hopes to increase payments when possible."

s. State Farm found an email sent from Respondent to the customer dated December 11, 2025, which included a spreadsheet detailing the personal loan totals the customer had made to Respondent as of December 9, 2025. The Life policy loans taken out in October 2025 were not reflected in the spreadsheet.

t. Since December 11, 2025, Respondent has communicated with the customer several times by phone and text in an attempt to convince the customer that he signed the Life policy loan request forms and was aware of the Life policy loans.

u. The Department has learned that as of January 23, 2026, Respondent is associated with and working for Farm Bureau Insurance.

v. Based on the foregoing, there is substantial cause to believe that an immediate and significant danger to the public health, safety, or welfare exists that requires immediate action.

4. The above declared facts demonstrate that the following Utah insurance law(s) were not complied with:

a. Respondent violated Utah Code § 31A-23a-111(5)(b)(xii), when she improperly withheld, misappropriated, or converted money or properties received in the course of doing insurance business;

b. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi), when in the conduct of business in this state or elsewhere used fraudulent, coercive, or dishonest practices; or demonstrated incompetence, untrustworthiness, or financial irresponsibility;

c. Respondents violated Utah Code § 31A-23a-111(5)(b)(xviii), by forging another's name to an application for insurance or a document related to an insurance transaction; and

d. Respondent violated Utah Code § 31A-23a-111(5)(b)(xxiv), by engaging in a method

or practice in the conduct of business that endangers the legitimate interests of customers and the public.

DATED this 15th day of April 2026, at Salt Lake City, Salt Lake County, Utah.

/s/ William Stimpson  
William Stimpson, Market Conduct Examiner  
Utah Insurance Department

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and correct copy of the foregoing Emergency Order was mailed to and electronically emailed to:

Jennifer Miller



and

William Stimpson  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129



DATED this 15<sup>th</sup> day of April 2026.

/s/ Jeanine Couser  
Jeanine Couser  
Utah Insurance Department  
4315 S. 2700 W., Suite 2300  
Taylorsville, UT 84129  
801-957-9321