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OFFICE OF
INSURANCE COMMISSIONER
HEARINGS UNIT
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Chief Hearing Officer

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BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

In the Matter of:)	
)	No. 12-0072
JUSTINA Y. ESPINOZA,)	
)	ORDER TERMINATING
Applicant.)	PROCEEDINGS
)	

TO: Justina Y. Espinoza
902 N. 29th Avenue
Yakima, WA 98902

Victor H. Lara, Esq.
Hurley & Lara
411 North 2nd Street
Yakima, WA 98901

COPY TO: Mike Kreidler, Insurance Commissioner
Michael G. Watson, Chief Deputy Insurance Commissioner
Carol Surean, Deputy Commissioner, Legal Affairs Division
Andrea L. Philhower, Staff Attorney, Legal Affairs Division
John F. Hamje, Deputy Commissioner, Consumer Protection Division
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504-0255

On March 12, 2012, Justina Y. Espinoza filed a Demand for Hearing to contest the Insurance Commissioner's February 21, 2012, denial of her application for a *Letter of Written Consent to Engage in the Business of Insurance*. On March 29, 2012, the



ORDER TERMINATING PROCEEDINGS

No. 12-0072

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undersigned held a first prehearing conference at which Ms. Espinoza appeared pro se and the Commissioner appeared by and through Andrea L. Philhower, Esq., Staff Attorney in the Commissioner's Legal Affairs Division. The parties agreed at that time to allow Ms. Espinoza three months to address some of the matters underlying the denial of her application. Therefore, on July 12, 2012, the undersigned held a second prehearing conference which included all parties. Ms. Espinoza was represented by Victor H. Lara, Esq. of Hurley & Lara in Yakima, WA, and the Commissioner appeared by and through Attorney Philhower. At that time, the parties agreed that the hearing herein should commence on September 5, 2012, at 10:00 a.m. Accordingly, on July 20, 2012, the undersigned entered a Notice of Hearing reflecting the above information.

Prior to the hearing, the Commissioner changed his position in this matter and on August 1, 2012, issued a *Letter of Consent to Engage in the Business of Insurance pursuant to 18 U.S.C. Sec. 1033(e)(2)* to Ms. Espinoza. Following receipt of that Letter of Consent, on August 9, 2012, Ms. Espinoza filed a Hearing Request Withdrawal signed by Ms. Espinoza and transmitted to the undersigned by her attorney Mr. Lara. Copies of the Commissioner's Letter of Consent and Ms. Espinoza's Hearing Request Withdrawal are attached hereto and by this reference made a part hereof.

Based upon the above activity, evidencing that the issues in this matter have been resolved by the parties,

IT IS HEREBY ORDERED that this proceeding, Docket No. 12-0072, is hereby dismissed with prejudice.

Entered this 20th day of August, 2012, at Tumwater, Washington, pursuant to Title 48 RCW, Title 34 RCW and regulations pursuant thereto.



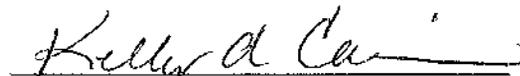
PATRICIA D. PETERSEN
Chief Presiding Officer

Attachments

Declaration of Mailing

I declare under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery through normal office mailing custom, a true copy of this document to the following people at their addresses listed above: Justina Y. Espinoza, Victor H. Lara, Mike Kreidler, Mike Watson, John F. Hamje, Carol Sureau, and Andrea L. Philhower.

DATED this 20th day of August, 2012



KELLY A. CAIRNS

MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

Phone (360) 726-7000
www.insurance.wa.gov

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August 1, 2012

John F. Hamje
Deputy Insurance Commissioner

JUSTINA ESPINOZA
902 N 29TH AVE
YAKIMA WA 98902

Re: Consent to Engage in the Business of Insurance
Pursuant to 18 U.S.C. § 1033 (e) (2)

Dear Ms. Espinoza:

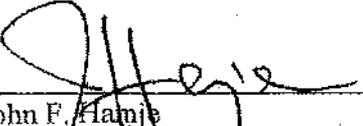
I am writing in response to your request for a consent letter to engage in the business of insurance. The consent is required as a result of your 2004 felony convictions for forgery and identity theft. After reviewing the pertinent records and your supporting documents, the Insurance Commissioner of the State of Washington consents for you to engage in the business of insurance pursuant to 18 U.S.C. § 1033 (e) (2).

This consent is conditioned upon the truth and completeness of the facts disclosed and your written statement regarding your criminal history.

Please attach a copy of this letter to all insurance license applications you submit.

Mike Kreidler
Insurance Commissioner

By


John F. Hamje
Deputy Insurance Commissioner

cc: Licensing & Education



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R. KAC

Francis D. Falsosh
Chief Hearing Officer

BEFORE THE STATE OF WASHINGTON
OFFICE OF INSURANCE COMMISSIONER

In the Matter of)	Docket No. 12-0072
)	
JUSTINA Y ESPINOZA,)	
)	HEARING REQUEST
Applicant.)	WITHDRAWAL
)	

COMES NOW JUSTINA ESPINOZA and hereby withdraws the Request for Hearing dated March 8, 2012, and filed herein on or about March 12, 2012, on the ground that the issues in this matter have been resolved.

DATED: August 6, 2012.



JUSTINA Y. ESPINOZA

HEARING REQUEST WITHDRAWAL

HURLEY & LARA
Attorneys at Law
411 North 2nd Street
Yakima, WA 98901
(509) 2484282

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