

5. Staff did not establish that Ms. Gutierrez willfully violated an insurance law of this state in violation of Texas Insurance Code § 4005.101(b)(1).
6. Staff did not establish that Ms. Gutierrez engaged in fraudulent or dishonest acts or practices in violation of Texas Insurance Code § 4005.101(b)(5).
7. Staff did not establish that Ms. Gutierrez materially misrepresented the terms and conditions of an insurance policy or contract in violation of Texas Insurance Code § 4005.101(b)(6).
8. Ms. Gutierrez's license should not be revoked, and no administrative penalty should be imposed.

SIGNED April 22, 2022.



**HEATHER HUNZIKER
ADMINISTRATIVE LAW JUDGE
STATE OFFICE OF ADMINISTRATIVE HEARINGS**