State of Utah
GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

January 13, 2016

Joshua Pondexter
16224 Vincennes
South Holland, IL 60473

Re: Application for Utah Non-Resident Producer Individual License

Mr. Pondexter,

Your application for a non-resident producer individual license in Utah dated October 28, 2015, is hereby **denied**. The denial is based on one or more of the following:

- UCA 31A-23a-111(5)(b)(ix) – Providing incorrect, misleading, incomplete, or materially untrue information in the license application.

This denial of your application constitutes an order of the commissioner in an informal adjudicative proceeding under the Utah Administrative Procedures Act (Utah Code Annotated §§ 63G-4-101, et seq.) and shall become final fifteen (15) days after mailing, unless you request an administrative hearing to contest this decision. Failure to request a hearing constitutes a failure to exhaust administrative remedies and will preclude any administrative or judicial review of this order. Should you request a hearing, the request must be in writing, signed by the party making the request, and must be received by the department within fifteen (15) days from the mailing date of this denial letter. Any such request should specifically state the relief requested, should explain in reasonable detail the basis on which you believe such relief should be granted, and should be addressed to: Randy Overstreet, Director, Producer Licensing Division, Utah Insurance Department, Suite 3110 State Office Building, PO Box 146901, Salt Lake City, Utah 84114-6901. If you have any questions regarding this matter, please contact Mr. Overstreet at (801) 538-3645.

Sincerely,

TODD E. KISER
Insurance Commissioner

By _____
Randy Overstreet, Director
Producer Licensing Division