



## Insurance Department

TODD E. KISER  
*Insurance Commissioner*

State of Utah  
GARY R. HERBERT  
*Governor*

SPENCER J. COX  
*Lieutenant Governor*

March 30, 2015

Celina De La Torre  
[REDACTED]

### Re: Application for Utah Resident Producer Individual License

As we discussed today by telephone, the denial letter dated February 3, 2015 denying your license application dated January 25, 2015 for a resident individual producer license in Utah, is hereby withdrawn. Additionally, as per our verbal agreement over the phone, your license application has now been approved with the license issued on a probationary basis for a period of 24 months effective today, March 30, 2015. The license is being placed on probation upon issuance of the license due to failure to meet the trustworthy requirement under UCA 31A-23a-107 in light of the February 2013 shoplifting incident.

The terms of probation are as follows:

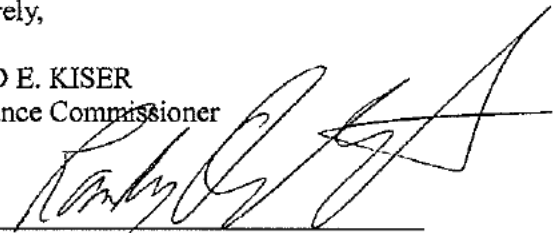
- You shall not commit any crime nor violate any Utah Insurance Code or Rule or any order of the Commissioner during the probationary period.

This issuance of your license on a probationary status 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 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