



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

August 11, 2014

Markham L Caldwell
4188 Cottonwood Canyon Rd
Mountain Green UT 84050

Re: Application for Renewal of Utah Resident Producer Individual License

Mr. Caldwell:

Your application for the July 31, 2014 renewal of your Utah resident producer individual license is hereby **denied**. The denial is based on the following:

- UCA 31A-23a-107 - Failure to meet the character requirements for licensing.

This denial of your license renewal 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