



**State of Utah**

GARY R. HERBERT  
*Governor*

SPENCER J. COX  
*Lieutenant Governor*

**Insurance Department**

TODD E. KISER  
*Insurance Commissioner*

August 25, 2014

J J Best Ins Agency Inc  
60 North Water St  
New Bedford MA 02740

**Re: Application for a Utah Agency Producer License**

Your application for a Utah agency producer license dated May 13, 2014 is hereby **denied**. The denial is based on the following:

- UCA 31A-23a-105(2)(b)&(c) – failure to report at the time of filing the license application an administrative action taken against the agency in another jurisdiction;
- UCA 31A-23a-111(5)(b)(ix) – providing incorrect, misleading, incomplete, or materially untrue information in the license application;
- 31A-23a-103 - acting as a producer without a valid agency license.

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