



Insurance Department

TODD E. KISER
Insurance Commissioner

State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

December 2, 2014

Michael Franklin
[REDACTED]

Re: Application for Utah Resident Producer Individual License

Your application for a resident producer individual license in Utah dated November 15, 2014 has been approved with the license issued on a probationary basis for a period of 12 months effective today, December 2, 2014. The license is placed on probation upon issuance of the license due to the following:

- UCA 31A-23a-107 – failure to meet the trustworthiness character requirement due to shoplifting incident in 2010.

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