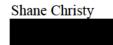
State of Utah GARY R. HERBERT Governor

Insurance Department

TODD E. KISER Insurance Commissioner

SPENCER J. COX Lieutenant Governor

October 15, 2015



Re: Application for Utah Resident Producer Individual License

Your application for a resident producer individual license in Utah dated September 2, 2015 has been approved with the license issued conditionally on a probationary basis for a period of 24 months effective today, October 15, 2015. The license is placed on probation upon issuance of the license due to the following:

- <u>UCA 31A-23a-105(2)(b)&(c)</u> failure to report at the time of filing the license application an criminal prosecution taken against you;
- <u>UCA 31A-23a-111(5)(b)(ix)</u> providing incorrect, misleading, incomplete, or materially untrue information in the license application.

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 <u>final</u> 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 <u>must</u> be in writing, signed by the party making the request, and <u>must be received</u> 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.

Since	rely,
TODI	D E. KISER
Insura	ance Commissioner
Ву	
Ra	ndy Overstreet, Director, Producer Licensing Division