

**AGREEMENT FOR SURRENDER OF LICENSE
IN LIEU OF ADMINISTRATIVE ACTION**

The parties to this agreement are the Utah Insurance Commissioner (“Commissioner”), represented by the Utah Attorney General’s Office, and Ryan Bennett Edwards (“Licensee”).

This Agreement is entered into and is effective on the date herein noted below.

WHEREAS, the Utah Insurance Department (“Department”) has commenced an investigation of the Licensee for alleged violation(s) of the Utah Insurance Code, Department rules and/or an order of the Commissioner;

WHEREAS, the alleged violation(s) would have resulted in an administrative action being taken against the Licensee;

WHEREAS, Licensee desires to surrender the insurance license issued by the Commissioner rather than have an administrative action taken against the Licensee by the Department;

WHEREAS, the surrendering of the insurance license is not an admission by Licensee of wrongdoing; and

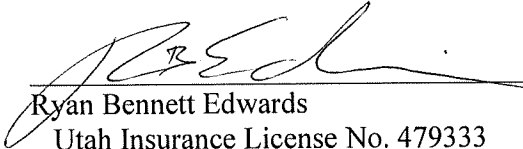
WHEREAS, Licensee has read, fully understands, and voluntarily agrees to be bound by all terms of this Agreement.

IT IS HEREBY AGREED:

1. Licensee’s Utah insurance license, No. 479333, is hereby surrendered to the Commissioner who accepts the surrender of the Licensee’s license effective as of the date of this Agreement.
2. This surrender is in lieu of any administrative action that may have been taken against Licensee for any violations of the Utah Insurance Code, Department rules, or an order of the Commissioner now known to the Department.
3. This Agreement, along with the allegations relating thereto, is reportable to the National Association of Insurance Commissioners (“NAIC”) and any other entity requesting information on the Licensee, by the Department.
4. Licensee agrees to provide information regarding this Agreement to any insurance department in the United States or any of its territories when applying for an insurance license or any renewal thereof or to any insurer inquiring if any insurance department has taken action against the license of the Licensee.

5. In accordance with Utah Code, Section 31A-23A-111(8), Licensee may not apply for any insurance license in the State of Utah within 5 years of the date of this Agreement, unless specific written permission has been received from the Commissioner.

DATED this 2 day of October, 2017.


Ryan Bennett Edwards
Utah Insurance License No. 479333

/s/ Perri Ann Babalis
Perri Ann Babalis
Assistant Attorney General,
Representing Todd E. Kiser,
Utah Insurance Commissioner