



**State of Utah**  
GARY R. HERBERT  
*Governor*  
  
SPENCER J. COX  
*Lieutenant Governor*

## Insurance Department

TODD E. KISER  
*Insurance Commissioner*

February 16, 2018

Viviana Alejandra Caceres  
309 East 100 South Apt 316  
Salt Lake City UT 84111

### Re: Application for Utah Resident Producer Individual License

Dear Ms. Caceres,


Your application for a resident producer individual license in Utah dated February 10, 2018, is hereby **denied**. The denial is based on one or more of the following:

- As a result of admittedly having committed Retail Theft, a Class B Misdemeanor, you fail to meet the character requirement of trustworthiness pursuant to Utah Code Ann. § 31A-23a-107(2)(a), and are unqualified for a license pursuant to Utah Code Ann. § 31A-23a-111(5)(b)(i).

This application denial constitutes an order of the Insurance Commissioner in an informal agency determination pursuant to Utah Administrative Procedures Act (Utah Code Ann. §§ 63G-4-101, et seq.) and shall become final fifteen (15) days after mailing, unless you request an administrative hearing to contest this determination. Failure to request a hearing constitutes a failure to exhaust your administrative remedies and will preclude any administrative or judicial review of this determination. 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, explain in reasonable detail the basis of your belief that such relief should be granted, and address your hearing request to: Mr. 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