



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

October 3, 2017

Ryan Bennett Edwards


Re: Application for Utah Resident Limited Line Producer Individual License

Dear Mr. Edwards,

Your application for a resident limited line producer individual license in Utah dated August 27, 2017, is hereby **denied**. The denial is based on one or more of the following:

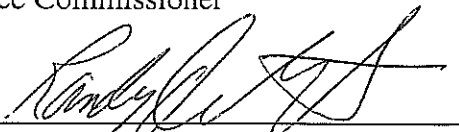
- As a result failing to pay one or more final judgments rendered against you in this state within 60 days after the day on which the judgment(s) became final, you are in violation of Utah Code Ann. § 31A-23a-111(5)(b)(iv).
- As a result of entering into an Agreement with the Utah Insurance Department on October 2, 2017 for the surrender of your Utah insurance license No. 479333 in lieu of administrative action resulting from alleged violation(s) of the Utah Insurance Code, Department rules and/or an order of the Commissioner that would have resulted in an administrative action being taken against you, pursuant to the terms of that agreement and in accordance with Utah Code Ann. § 31A-23a-111(8), you may not apply for any insurance license in the State of Utah within 5 years of the date of the Agreement, unless specific written permission has been received from the Commissioner.

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