



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

January 9, 2018

Pamela Clark
310 Bearcat Drive
Salt Lake City, UT 84115

Re: Application for Utah Resident Limited-Line Producer Individual License

Dear Ms. Clark,

Your application for a resident limited-line producer individual insurance license in Utah dated September 14, 2017, is hereby **denied**. The denial is based on the following:

- As a result of having been convicted of a felony involving dishonesty, under 18 U.S.C. § 1033 you are prohibited from engaging in the business of insurance pursuant to Utah Code Ann. § 31A-111(5)(b)(xxiii).

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 /s/ Randy Overstreet
Randy Overstreet, Director,
Producer Licensing Division