



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

February 13, 2018

Terri Ann Kiesz
3251 Porter Ave
Ogden UT 84403

Re: Application for Utah Resident Limited Line Producer Individual License

Dear Ms. Kiesz,

Your application for a resident limited line producer individual license in Utah dated January 24, 2018, is hereby **denied**. The denial is based on one or more of the following:

- As a result of having been convicted of 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).
- As a result of failing to report at the time of filing the license application a criminal prosecution taken against you, you violated Utah Code Ann. § 31A-23a-104(2)(b)(v) and 105(2)(b)(ii).
- As a result of providing incorrect, misleading, or materially untrue information in the license application, you violated Utah Code Ann. § 31A-23a-111(5)(b)(ix).
- As a result of above violations, you 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 /s/ Randy Overstreet
Randy Overstreet, Director,
Producer Licensing Division