



**State of Utah**

SPENCER J. COX  
*Governor*

DEIDRE M. HENDERSON  
*Lieutenant Governor*

**Insurance Department**

JONATHAN T. PIKE  
*Insurance Commissioner*

*Delivered Electronically*

November 5, 2021

Christopher Fraze  
[REDACTED]  
[REDACTED]

Re: Application to Engage in the Business of Insurance Pursuant to 18 U.S.C. § 1033

Dear Mr. Fraze,

Together with the 18 U.S.C. §1033 Advisory Committee, I have reviewed your Application to Utah Insurance Commissioner for Written Consent to Engage in the Business of Insurance Pursuant to 18 U.S.C. §§ 1033 and 1034 (“Application”) dated October 13, 2021.

Based upon your Application, the additional information you provided, as well as an internal legal review of your information, I have determined that your request for a waiver to engage in the business of insurance is APPROVED.

To engage in the business of insurance as a producer you must first submit a license application to the Utah Insurance Department for review. For instructions on how to apply for a producer license, please visit <https://insurance.utah.gov/licensee/producers>.

Sincerely,

Jonathan T. Pike