



State of Utah

SPENCER J. COX
Governor

DEIDRE M. HENDERSON
Lieutenant Governor

Insurance Department

JONATHAN T. PIKE
Insurance Commissioner

November 9, 2022

Pablo A. Alcalde
[REDACTED]
[REDACTED]
[REDACTED]

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

Dear Mr. Alcalde,

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 September 23, 2022.

Based upon your Application, as well as an internal legal review of your information, I have determined that your Application is DENIED. Please be aware that since you do not have the required written consent, it would be a felony for you to engage or participate in the insurance business.

In accordance with Section 8 of the Utah Insurance Department’s Process for Written Consent under 18 U.S.C. § 1033 (“Process”), my decision on an Application is final. A prohibited person has no rights to reconsideration or appeal.

Section 9 of the Process states that a prohibited person may not reapply without demonstrating a material change in the facts and circumstances presented in the original Application. In no event may an Application be submitted more frequently than once per year.

Sincerely,

Jonathan T. Pike
Utah Insurance Commissioner