



State of Utah

SPENCER J. COX
Governor

DEIDRE M. HENDERSON
Lieutenant Governor

Insurance Department

JONATHAN T. PIKE
Insurance Commissioner

February 23, 2023

Stephan Everingham
[REDACTED]
[REDACTED]
[REDACTED]

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

Dear Mr. Everingham:

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 November 22, 2022, together with the letters of reference you provided on February 20, 2023.

Based upon your Application as well as an internal legal review of your information, I have determined that your Application is APPROVED.

Please note that this approval does not guarantee that you will be issued an insurance license. To engage in the business of insurance you must first submit a license application to the Utah Insurance Department (“Department”) for review. For instructions on how to apply for a producer license, please visit <https://insurnce.utah.gov/licensee/producers>. If you have already submitted a license application, it will be reviewed by the Department. Please feel free to call or email me with any questions.

Best regards,

Jonathan T. Pike
Utah Insurance Commissioner
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(801) 957-9320