



Division of Insurance
Tel: 605.773.3563
Fax: 605.773.5369
www.dlr.sd.gov/insurance

November 28, 2016

SENT VIA CERTIFIED MAIL

Clearthur Morris Jr.
3949 S. 700 E., Ste. 450
Salt Lake City, UT 84107-2443

RE: Application for Insurance Producer License

Dear Mr. Morris,

This letter is to notify you that your application for licensure as a nonresident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on August 24, 2016. On your answer to the application questions concerning administrative actions, you indicated that you are or were not subject to an administrative action. You were the subject of a June 4, 2015 administrative action in the state Tennessee where your license was suspended.

The Division wrote to you on August 25, 2016 via e-mail to provide the missing application materials. On September 12, 2016, the Division sent a follow up letter and e-mail. Finally, the Division sent a letter to you on October 12, 2016. To date, there has been no information provided by you regarding that action.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (3), and (9) for incompleteness, violating the insurance laws of another state, attempting to obtain a license through misrepresentation, and for having your insurance producer license suspended in another state. Any one of these are grounds for denying the license.

Please note that this denial is considered an administrative action which will be reported to the database maintained by the National Association of Insurance Commissioners. If an administrative action occurs, an insurance producer may be required to report the action to any and all states in which an insurance license is held and in accordance with the timeframes and requirements of each state.

Pursuant to SDCL § 58-30-168, you may make a written request to the Division of Insurance within thirty days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your application for licensure.

Sincerely,

A handwritten signature in black ink that reads 'Johanna Nickelson'. The signature is written in a cursive, flowing style.

Johanna Nickelson, CPA
Assistant Director - Financial & Licensing
South Dakota Division of Insurance
Department of Labor and Regulation

CC:

Clearthur Morris Jr.
2684 Dromedary Drive
Memphis, TN 38133