



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

October 26, 2016

SENT VIA U.S. FIRST CLASS MAIL

Robert Phillips
PO Box 1654
Watertown, SD 57201

RE: Denial of Insurance Producer Application

Dear Mr. Phillips,

This letter is to notify you the South Dakota Division of Insurance ("Division") is denying your nonresident insurance producer license. The reasons for the denial are as follows:

You submitted an application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on July 6, 2016.

In your application, you answered "Yes" to the following question: "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?" The Division requested a written explanation of the circumstances of each incident, a copy of the charging documents, a copy of the notice of hearing, and a copy of any official document which demonstrates the resolution of the charges or final judgment. You failed to respond in writing to the Division's request and failed to provide the required documentation.

Based on the above information, your license application is denied pursuant to SDCL § 58-30-167(1) and (2) for providing incorrect, misleading, incomplete, or materially untrue information in your license application, and for violating any insurance laws or rule.

Please note 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 (30) days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your application.

Sincerely,

A handwritten signature in black ink that reads 'Johanna Nickelson'.

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