

March 19, 2018

Anthony Eldridge 220 N. 11th St. Clarksville, TN 37040

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369 dlr.sd.gov/insurance

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 8028

RE: Application for Insurance Producer License/Denial

Dear Mr. Eldridge

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

You submitted an application for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on October 27, 2017. On your answer to the application questions concerning your past criminal history, you answered "YES" to being convicted of a misdemeanor. You failed to include the required documentation regarding the conviction along with your application.

The Division wrote to you on November 14, 2017, via us mail and email, requesting that you provide documentation of your convictions and to provide an explanation regarding the convictions. Having failed to receive a response, on December 19, 2017, the Division sent you a certified letter and email, again asking you to provide the official documentation regarding your convictions and a written explanation as to why the convictions were not initially disclosed. In a last attempt to reach you, on January 25, 2018 the Division called the phone number listed on your application, however, the number was no longer in service. To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and no documentation of your past convictions provided to the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; and 58-33-66 for failing to timely respond to the Division.

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

Dan Nelson, Assistant Director South Dakota Division of Insurance Department of Labor and Regulation