



September 4, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Donovan Clarke
7349 IBM Drive
Building 103
Charlotte, NC 28262

7019 0700 0000 9717 5155

RE: Application for Insurance Producer License/Denial

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 applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on June 3, 2019. You answered "YES" to questions 1A and 1B, indicating that you have been convicted/plead guilty to a misdemeanor and a felony. You provided documentation showing that you have been charged with or convicted of the following offenses

- 2013 Felony offense for Bank Fraud
- 2014 Misdemeanor offense for possession of marijuana
- 2018 Misdemeanor offense for possession of drug paraphernalia

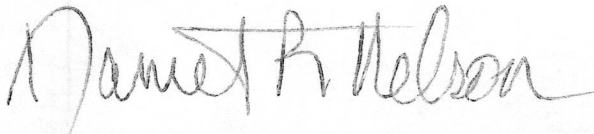
Due to your criminal history, on June 4, 2019 the Division wrote to you via regular mail and email asking you for a written explanation. The Division spoke to you on the phone on June 20, 2019 and informed you that a written explanation was required. Having failed to receive a written response, the Division again wrote to you July 8, 2019 via certified mail and email again asking you for a written explanation and informing you that you had violated SDCL 58-33-66 by no providing the requested information within 20 days of the first letter. As of the date of this letter, the Division still has not received a written explanation and has not received an explanation for your lack of communication with the Division.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and for violating SDCL 58-30-167(2) violating the insurance laws or rules of South Dakota or any other state; and for violating SDCL 58-30-167(8) for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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 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.

Sincerely,

A handwritten signature in cursive script that reads "Daniel R. Nelson". The signature is written in dark ink and is positioned above the typed name and title.

Daniel R. Nelson, Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation

Cc: cescharlottelicensing@allstate.com