



December 3, 2019

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Calgene Hankins  
4964 Frankie Ln.  
Memphis, TN 38109

7019 0700 0000 9717 7296

RE: Application for Insurance Producer License

Dear Ms. Hankins,

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 7, 2019. On your application, you answered "No" to all the questions. While investigating your application, it was discovered that you have an administrative action out of the state of Tennessee in 2015, where Tennessee suspended your insurance producer license.

The Division wrote to you on August 8, 2019 to request a written explanation regarding incorrect, misleading, or incomplete information that was submitted, a copy of the administrative action, and a written statement explaining the circumstances of the administrative action. After receiving no response, the Division wrote to you on September 11, 2019 making the same request. The Division attempted to contact you via the telephone number and email address listed within your application. To date, the Division has not received a response from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota and another state; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state.

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.



SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

Sincerely,

*Jill Kruger*  
Jill Kruger, Deputy Director  
South Dakota Division of Insurance  
South Dakota Department of Labor and Regulation

Cc: Calgene Hankins  
1255 Lynnfield Rd.  
Memphis, TN 38119

Cc: slc.licensing@connexionpoint.com

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Street and Apt. No., or PO Box No. <i>Calgene Hankins</i>		
City, State, ZIP+4® <i>address in app</i>		

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions