



October 4, 2021

SENT VIA CERTIFIED MAIL

Cory Burk Giles
843 East 575 North
American Fork, UT 84003

7020 1810 0000 9847 6311

RE: Application for Insurance Producer License

Dear Mr. Giles,

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 January 1, 2021. You answered "no" to having ever been subject to an administrative action. The Division conducted an investigation that uncovered that you have been subject to administrative actions in Oregon, Washington, Indiana, and Illinois. You were fined \$1,000 in Oregon on August 23, 2002, and you had your Oregon license revoked December 17, 2009. Your Washington license was revoked May 18, 2010. Your application for an Indiana license was denied June 12, 2020, and your application for an Illinois license was denied June 22, 2020. The Division wrote you on January 28, 2021 asking for an explanation of the actions but never received a response. The Division wrote you again February 24, 2021, May 13, 2021, and June 9, 2021, but never received an appropriate response.

Based on the above information, your application is denied under SDCL 58-30-167(1), (2), (3), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in the license application, violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent, attempting to obtain a license through misrepresentation or fraud, 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 denied, suspended, or revoked in any other 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.

Sincerely,

Maggie Dell, *Assistant Director*
South Dakota Division of Insurance
Department of Labor and Regulation