



March 18, 2022

CERTIFIED MAIL & FIRST-CLASS MAIL

Clarence Major
12019 Timberhill Dr.
Riverview FL, 33569

RE: Application for Insurance Producer License

Dear Mr. Major,

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 March 17, 2021. On your answers to the application questions, you answered "No" to all questions, including the question concerning administrative actions. While investigating your application, it was discovered that you have an administrative action from the state of Virginia, where Virginia denied your nonresident producer license application on February 18, 2020. You also provided documentation with your application regarding a felony charge of a fraud or dishonest crime.

Based on the above information, you have been determined to not be in good standing under ARSD 20:06:01:03 for conduct that is unlawful, dishonest, deceitful, or fraudulent. Therefore, 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/or 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 any other state, province, district, or territory.

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.

Sincerely,

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

Cc: majormike@gmail.com
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