



Division of Insurance
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www.dlr.sd.gov/insurance

September 11, 2012

Sent **FIRST CLASS** and **CERTIFIED MAIL**

7009 2820 0003 7587 5760

Martin Heflin
17782 Bellechase Circle
San Diego, CA 92128

Re: Application for South Dakota Nonresident Insurance Producer License
File #1001302

Dear Mr. Heflin,

This letter is to notify you that your application for licensure as a non-resident 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 in 2012. Your application indicated that you had previous administrative actions taken against you in the state of California. In 2008, California revoked your license due to your felony conviction, which was later reduced to a misdemeanor. You indicated that you later applied for an insurance license in California, but were denied. You did not provide any documentation. The Division obtained the documentation from the California Department of Insurance website which indicated you were denied due to your previous revocation. In 2012 your application for an unrestricted license in the state of California was denied and you were issued a restricted license. You did not disclose that your license is restricted.

Therefore, your application is denied based upon SDCL 58-30-167 (1), (2) and (9) for providing incorrect, misleading and incomplete information in your application and for having a license denied and revoked in the state of California. The application denial is also based upon SDCL 58-30-159(1) due to the fact that you currently hold a restricted license in your home state.

Please note that this denial is considered an administrative action which will be reported to the data base 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,

A handwritten signature in black ink that reads 'Wendell Malsam'.

Wendell Malsam, Assistant Director – Financial and Licensing
South Dakota Division of Insurance