



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
www.dlr.sd.gov/insurance

November 27, 2013

Sent via CERTIFIED MAIL

7009 2820 0003 7587 4954

Richard Long  
C/O Merchants Benefit Administration  
15974 N. 77<sup>th</sup> St., Suite 102  
Scottsdale, AZ 85260

Re: Application for South Dakota Non-Resident Insurance Producer License  
File #1002322

Dear Mr. Long,

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 on September 14, 2013. You answered "Yes" to the question regarding previous criminal convictions and "No" to the question regarding administrative actions. However, the Division's investigation revealed you were subject to an administrative action in the state of Georgia in 2009. The Division contacted you requesting an explanation regarding the incorrect information provided in the license application at the mailing address listed on your application, C/O Merchants Benefit Administration, 15974 N. 77<sup>th</sup> St., Suite 102, Scottsdale, AZ 85260. You did not respond to the Division's letter.

Therefore, your application is denied based upon SDCL 58-30-167 (1) and (2) for providing incorrect, misleading, or incomplete information in your application and for violating any insurance laws or rules.

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,

Johanna Nickelson, CPA  
Assistant Director – Solvency and Licensing  
South Dakota Division of Insurance