



Division of Insurance

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www.dlr.sd.gov/insurance

January 2, 2013

SENT VIA CERTIFIED MAIL

Marc Robbins
159 Franklin Parke Ct.
Christiansburg, VA 24073-4457

Re: Application for South Dakota Insurance Producer License

Dear Mr. Robbins:

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 10, 2012. On your answer to the application question concerning administrative actions, you indicated "No." You were the subject of two administrative actions in Ohio and Kentucky, both in 2009. These actions were not reported to the Division in your application.

In the Ohio action, your Ohio license was permanently surrendered for cause for your forging of a signature on a life insurance policy waiver. In the Kentucky action, your license was revoked for failing to respond to an inquiry concerning the Ohio action.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (8), (9), and (10) for incorrect, misleading, incomplete, or materially untrue information in the license application, violating another state's insurance laws, using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, or untrustworthiness, in the conduct of business in another state, and having your insurance license revoked in other states.

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,

A handwritten signature in black ink that reads 'Wendell Malsam'. The signature is written in a cursive style and is followed by a horizontal line.

Wendell Malsam
Assistant Director - Financial & Licensing
South Dakota Division of Insurance