south dakota department of
labor and regulation

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

January 2, 2013

SENT VIA CERTIFIED MAIL

Bruce Steiger
4800 NW 91st Way
Coral Springs, FL 33067-1834

7009 2820 0003 7587 9249

Re: Application for South Dakota Insurance Producer License

Dear Mr. Steiger:

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 September 18, 2012. On application question concerning "demands or judgments made against you or any business in which you are or were an owner... for overdue monies by an insurer, insured, or producer, or... been subject to a bankruptcy proceeding," you answered "Yes." You further stated that information on this question was available at the NIPR Warehouse. No information is available.

> The Division wrote to you on October 2, 2012 to provide documentation and requesting an explanation regarding the matter. To date, there has been no response from you.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1) for incompleteness.

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,

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