



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
[www.dlr.sd.gov/insurance](http://www.dlr.sd.gov/insurance)

January 29, 2015

**SENT VIA CERTIFIED MAIL**

Matthew Turner Alford  
8950 Oakwood Lane  
Olive Branch, Mississippi 38654

RE: Application for Insurance Producer License

Dear Mr. Alford,

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 a non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on November 11, 2014. You disclosed in the application that you were convicted of a felony in 2012, and convicted of misdemeanors in 2003 and 2006. The Division sent you a letter on November 17, 2014, requesting that you provide a copy of any charging documents, official court documents, and final judgments for the 2003 and 2006 convictions. The Division also requested you provide a written explanation regarding why the required information and documentation was not previously provided to the Division. You failed to provide both the explanation and required documents to the Division.

Based on the above information, your application is denied pursuant to SDCL § 58-30-167(1) and (6) for providing incorrect, misleading, incomplete or materially untrue information in a license application, and for having been convicted of a felony.

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 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 'Johanna Nickelson'. The signature is written in a cursive, flowing style.

Johanna Nickelson, CPA  
*Assistant Director - Financial & Licensing*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*