



Division of Insurance

Tel: 605.773.3563

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www.dlr.sd.gov/insurance

September 9, 2015

Emmanuel Franklin  
1704 W. Gold Mine Way  
Queen Creek, AZ 85142

SENT VIA CERTIFIED MAIL

7013 0600 0001 9741 3697

RE: Application for Insurance Producer License

Dear Mr. Franklin,

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 July 16, 2015. On your answer to the application questions concerning criminal proceedings, you indicated that you are or were subject to a felony criminal proceeding. You did not include any explanation or copies of the criminal proceedings which are required in the application.

The Division wrote to you on July 17, 2015 via e-mail to provide the missing application materials. On August 19, 2015, having received no response, the Division called the work and home telephone numbers listed in the application. The work telephone number you provided was not a working number. You responded via telephone on August 21, 2015 and the e-mail correspondence was forwarded to an e-mail not in your application per your request. On September 1, 2015, the Division made a courtesy phone call to follow up and did not receive a response. To date, there has been no information provided by you regarding your felony criminal proceedings.

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,

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*