



SOUTH DAKOTA  
DEPT. OF **LABOR**  
& **REGULATION**

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

January 26, 2018

Ricky Marion  
4745 Poplar Ave #310  
Memphis, TN

**SENT VIA CERTIFIED MAIL**

7013 0600 0001 9742 7472

RE: Application for Insurance Producer License/Denial

Dear Mr. Marion,

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 November 1, 2017. On your application, you answered "NO" to all questions concerning any past administrative actions you have had. However, after investigating your application, it was discovered that you were the subject of an administrative action in Florida in 2011.

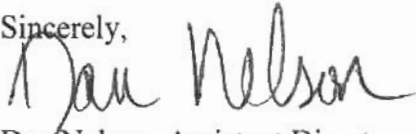
The Division wrote to you on November 7, 2017, via us mail and email, requesting that you provide documentation of the administrative action and to provide an explanation regarding the action. The Division received no response from you. On December 8, 2017, the Division again wrote to you, asking for an explanation regarding the 2011 administrative action, why you provided inaccurate information on your application, and why you did not respond to the Division's previous correspondence. On January 11, 2018, having received no response from our previous letters, the Division attempted to call you on the phone number listed in your application; you did not answer the phone call and your voicemail box was full. To date, there has been no explanation for the inaccuracies in your application, no explanation for your lack in communication with the Division, and no explanation or documentation of the other administrative actions taken against you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), and (9) 58-33-66, and 58-33-68; for providing incorrect, misleading, incomplete, or materially untrue information in the license application, and violating another state's insurance laws, for having your license suspended in another state, and for failing to timely respond to the Division.

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 (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 cursive script that reads "Dan Nelson". The signature is written in black ink and is positioned above the typed name and title.

Dan Nelson, Assistant Director  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*