



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

March 2, 2018

Joshua Payne
4000 Fort Campbell Blvd.
Suite D3
Hopkinsville, KY 42240

SENT VIA U.S. CERTIFIED MAIL

7013 0600 0001 9742 7120

RE: Denial of Insurance Producer License

Dear Mr. Payne,

This letter is to notify you the South Dakota Division of Insurance ("Division") is denying your non-resident insurance producer application, which was submitted to the Division on September 29, 2017. The reason for the denial is as follows:

You answered "yes" to having been convicted of a misdemeanor on your application. However, you did not provide the required documentation on the misdemeanor. The Division wrote to you on October 3, 2017 requesting an explanation as to why you provided incomplete information on the license application and requested documentation for the misdemeanor. No response was received. The Division again attempted to contact you by mail and email on October 16, 2017 and November 17, 2017 and by phone on January 10, 2018 to request an explanation as to why you provided incomplete information on the license application and request documentation on your misdemeanor. To date, no response has been received.

Due to the above, your license application is denied pursuant to SDCL §§ 58-30-167(1) for providing incomplete information in an application, 58-30-167(2) for violating any insurance laws or rules, and 58-33-66(1) for failing to respond to the Division.

Please note 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 license.

Sincerely,

Danjel R. Nelson
Assistant Director- Property & Casualty
South Dakota Division of Insurance
Department of Labor and Regulation