



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)

October 30, 2019

Reuben E. Morrow Jr.  
120 W. 12<sup>th</sup> St., STE 1700  
Kansas City, MO 64105-1923

CERTIFIED MAIL & FIRST-CLASS MAIL

7019 0700 0000 9717 7203

RE: Application for Insurance Producer License

Dear Mr. Morrow,

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 June 6, 2019. On your answers to the application questions, you answered "Yes" to the question concerning felony convictions. You provided documentation with your application regarding a felony charge of a dishonest crime.

The Division wrote to you on June 19, 2019 to request a written statement regarding a detailed explanation of the circumstances of the felony charge, a copy of the charging document, and a copy of the final judgment. After receiving no response, the Division wrote to you on July 29, 2019 making the same request. After receiving no response to the July 29 letter, the Division attempted to contact you via the telephone number listed within your application. To this day, the Division has not received a response.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), and (8) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota; and using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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,

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



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Cc: Reuben E. Morrow Jr.  
9540 Charlotte St.  
Kansas City, MO 64131-3033

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Postage	\$	
<b>Total Postage and Fees</b>	\$	
<b>Sent To</b>		
Street and Apt. No., or PO Box No. <i>Reuben Morrow Jr.</i>		
City, State, ZIP+4® <i>address on app.</i>		

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions