



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

February 20, 2019

David Redfern
4780 Mission Blvd.
San Diego, CA 92109

SENT VIA CERTIFIED MAIL

7013 0600 0001 9743 0960

RE: Application for Insurance Producer License

Dear Mr. Redfern,

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 19, 2018. On your application, you answered "Yes" to being convicted of a felony and "No" to being a party to an administrative action. However, you were a party of an administrative action in the state of California in 2018. You provided the required documentation of your felony convictions and the administrative action with you application.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (6), 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/or another state; having been convicted of a felony; 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