



December 3, 2019

Emile Stephen  
605 Northlake Blvd. Apt. 73  
Altamonte Springs, FL 32701-6163

**CERTIFIED MAIL & FIRST-CLASS MAIL**

7019 0700 0000 9717 7302

RE: Applications for Insurance Producer License

Dear Mr. Stephen,

This letter is to notify you that your applications for licensure as a nonresident insurance producer in South Dakota have 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 29, 2019. On your answers to the application questions, you answered "Yes" to the application question concerning misdemeanor convictions. You did not provide documentation with your application.

The Division wrote to you on August 2, 2019 via email to request a written explanation regarding incorrect, misleading, or incomplete information; a written statement explaining the incident; and a copy of the charging document and official document that demonstrates the resolution of the charges. The Division did not receive a response. The Division wrote to you on August 8, 2019 via regular mail and email to request a written explanation regarding why documentation was not submitted with your application, a written statement explaining why you did not respond to the previous correspondence, and a copy of the charging document and official document that demonstrates the resolution of the charges. The Division advised that uploading information to the National Insurance Producer Registry Attachment Warehouse will not be considered a response. The Division did not receive a response from you.

You submitted another application for an individual nonresident insurance producer license to the Division on August 13, 2019. On your answers to the application questions, you answered "No" to all application questions.

The Division wrote to you on August 14, 2019 via regular mail and email acknowledging the receipt of your second application and to request a written explanation regarding why you submitted a second application, a written explanation regarding why you answered the questions differently than your previous application submitted on July 29, 2019, and a response to the Division's August 8, 2019 correspondence. The Division advised that uploading information to the National Insurance Producer Registry Attachment Warehouse will not be considered a response. After receiving no response, the Division wrote to you on September 11, 2019 via certified mail, regular mail, and email requesting a response to the Division's August 8, 2019 and August 14, 2019 correspondences. The Division advised that uploading information to the National Insurance Producer Registry Attachment Warehouse will not be considered a response. A letter was uploaded to the National Insurance Producer Registry Attachment Warehouse on August 14, 2019; however, to date, the Division has not received a response from you.

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 another state; 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,



Jill Kruger, Deputy Director  
 South Dakota Division of Insurance  
 South Dakota Department of Labor and Regulation

Cc: Emile Stephen  
 4301 Cambridge Rd.  
 Fort Worth, TX 76155-2627      7019 0700 0000 9717 7319

Cc: Emile Stephen  
 2300 Discovery Dr.  
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Cc: emile.stephen@ehealth.com

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

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