



**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 17, 2020

Michael Franklin  
5202 Douglas Corrigan Way, STE 300  
Salt Lake City, UT 84106

**CERTIFIED MAIL & FIRST-CLASS MAIL**

7019 0700 0001 4782 7676

RE: Application for Insurance Producer License

Dear Mr. Franklin,

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 August 21, 2019. On your answers to the application questions, you answered "Yes" to having been convicted of a misdemeanor. On your answers to the application questions, you answer "No" to having been a party of an administrative action. While investigating your application, it was discovered that you were the subject of an administrative action in the State of Utah. You provided documentation with your application of your criminal history regarding a dishonest crime.

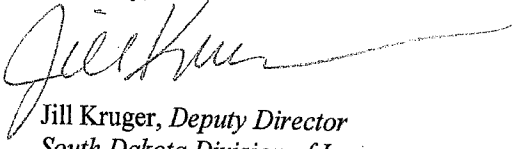
The Division wrote to you via email on September 16, 2019 to request a written explanation regarding incorrect, misleading, and incomplete information that was submitted with your application and to request documentation of the official order of the administrative action from Utah. Having failed to receive a response, the Division wrote to you on October 30, 2019 via certified mail and email requesting a response. To date, 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 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: Michael Franklin  
6028 W. Brud Dr.  
West Valley, UT 84128

7019 0700 0001 4782 7683

Cc: [mike.franklin@clearlink.com](mailto:mike.franklin@clearlink.com)