



DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

May 15, 2020

SENT VIA CERTIFIED MAIL & U.S. FIRST CLASS MAIL

Clifton Gaines
3608 Garland Ave
Richmond, VA 23222-1910

7019 0700 0001 4782 9410

RE: Application for Insurance Producer License

Ms. Bender,

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 October 25, 2019. On your answer to the application questions concerning misdemeanors, you indicated "Yes". From the documentation you provided, it appears you were the subject of many misdemeanor prosecutions for various crimes including assault, battery, driving while suspended, contempt of court, destruction of property, disobedience of a court order, and larceny, with some crimes repeating over a long spread of years. The Division attempted to clarify this application several times by e-mail and phone. You did not respond to the Division's inquiries, but instead provided an updated phone number where you did not answer.

Based on the above information in view of ARSD 20:06:01:03 and 20:06:01:04, your application is denied based upon SDCL § 58-30-167(1) and (8) for providing incorrect, misleading, incomplete, or materially untrue information in the license application process and for 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,

A handwritten signature in blue ink that reads 'Maggie Dell'.

Maggie Dell
Assistant Director, Producer Licensing
South Dakota Division of Insurance

CC: Clifton Gaines
2805 North Parham Road, STE 100
Henrico, VA 23294

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