



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

March 4, 2020

CERTIFIED MAIL & FIRST-CLASS MAIL

Ryan Golden
4902 W Waters Ave, STE 100
Tampa, FL 33634

RE: Application for Insurance Producer License

Dear Mr. Golden,

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 6, 2019. On your answers to the application questions, you answered "Yes" to having been convicted of a misdemeanor. You did not provide documentation with your application.

The Division wrote to you on August 8, 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 September 16, 2019 via email to request a written explanation why documentation was not submitted with your application, a written explanation surrounding the circumstances of each incident, and copies of the charging document and official document that demonstrates the resolution of the charges. After failing to receive a response from you, the Division wrote to you on October 30, 2019 via regular mail, certified mail, and email requesting a response to the Division's previous correspondences. 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) and (2) for providing incorrect, misleading, incomplete, or materially untrue information in a license application and violating the insurance laws or rules of the State of South Dakota and/or another state.

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 black ink that reads "Maggie Dell". The signature is written in a cursive, flowing style.

*Maggie Dell, Assistant Director
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation*

Cc: licensing@tzinsurance.com

Cc: Ryan Golden
864 Addison Dr. NE
St. Petersburg, FL 33634