



September 15, 2020

**SENT VIA CERTIFIED MAIL**

Hau Lam Tran  
440 Giannotta Way  
San Jose, CA 95133

7015 1520 0003 3179 6006

RE: Application for Insurance Producer License

Dear Mr. Tran,

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 May 14, 2020. You answered "no" to question 1A of the licensing application asking if you had ever been convicted of a misdemeanor offense. You also answered "no" to question 2 of the licensing application asking if you had ever been the subject of an administrative proceeding. However, on April 13, 2010 you were convicted of a California misdemeanor Disturbing the Peace charge, and on March 5, 2018 you were the subject of a California administrative proceeding denying your application for an unrestricted insurance license.

The Division wrote and emailed you on May 19, 2020 asking you to provide a written explanation as to why you provided incorrect, misleading, incomplete, or materially untrue information on your license application, and asking you to provide a written explanation as to the circumstances surrounding the administrative action. The Division also requested documentation relevant to the administrative action. You emailed a response on May 19, 2020 explaining that you had misinterpreted question 2 of your license application. You also discussed your misdemeanor conviction. The Division responded with a May 26, 2019 email requesting documentation for the misdemeanor conviction and an explanation as to why it had not been previously provided. The Division received no response to this request and sent a June 18, 2020 follow up letter and email. The Division again received no response and left a July 22, 2020 phone message requesting a response. The Division has not received a response to this request.

Based on the above information, your application is denied under SDCL § 58-30-167(1), (3), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information on your license application, attempting to obtain a license through misrepresentation, demonstrating incompetence or untrustworthiness in the conduct of business in this state or elsewhere, and for having your license revoked or denied in 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 (30) days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your application for licensure.

Sincerely,

*Maggie Dell*

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

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