



November 22, 2021

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Elvis Tinaj
54347 White Spruce Lane
Shelby Township, MI 48315

RE: Application for Insurance Producer License/Denial

Dear Elvis,

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You applied for an individual non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on May 10, 2021. In your application, you answered "YES" to questions 1(a) and 1(b), indicating that you have been convicted of a felony and a misdemeanor. You also answered "YES" to question 2 indicating that you have been the subject to an administrative action. However, you failed to provide complete documentation for all your convictions and administrative actions.

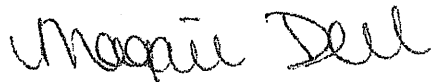
Due to this discrepancy, on June 16, 2021 the Division wrote you via email for an explanation. You responded and provided documentation showing that you have been found guilty of or charged with a Felony for Manufacturing or Delivery of a Controlled substance in 2019 and a Misdemeanor for Assault and Battery in 2020. Additionally, you have been the subject of two administrative actions: a license denial due to criminal history in the State of Illinois in 2021 and a license denial due to criminal history in the State of Virginia in 2021.

Based on the above information, your application is denied because you have been determined not be in good standing under ARSD 20:06:01:03 and based upon SDCL §58-30-167(1),(2),(6),(8) & (9) for providing untrue or incomplete information in the license application; for violating the insurance laws or rules; for having been convicted of a felony; for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and for having an insurance producer license, or its equivalent, 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 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,

A handwritten signature in cursive script that reads "Maggie Dell".

Maggie Dell

Assistant Director

South Dakota Division of Insurance

Department of Labor and Regulation

CC: etinaj@aodushaj.com