



September 29, 2022

SENT FIRST CLASS AND CERTIFIED MAIL

George Elie Arbid
25728 Lewis Way
Stevenson Ranch, CA 91381

Re: Application for South Dakota Non-Resident Insurance Producer License

Dear Mr. Arbid,

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 submitted an application for an individual non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on April 4, 2022. You answered "no" to Question 1A of the licensing application asking if you had ever been convicted of a misdemeanor. You also answered "no" to Question 2 of the licensing application asking if you had ever been named or involved as a party in an administrative proceeding. However, in reviewing your application, it was discovered that you have been named in an administrative action and that you have previously been convicted of a misdemeanor.

Due to these discrepancies with your application, the Division wrote to you on June 27, 2022, requesting an explanation as to why the application was incomplete, a written statement as to the circumstances regarding the administrative, and documentation of the administrative action. The Division received no response and wrote a citation letter on July 18, 2022, which was sent via email, first-class mail, and first-class certified mail. No response was received. A call was placed to your home phone of record on August 18, 2022, in an attempt to contact you. A voicemail was left informing you to respond no later than August 24, 2022. The call was returned on August 18, 2022, stating you would respond as soon as possible. No response has been received.

Therefore, your application is denied based upon SDCL 58-30-167(1) and (2) for providing incomplete information in the license application and violating any insurance laws, rules, or order of another state's insurance director.

Please note that this denial is considered an administrative action which will be reported to the data base 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.



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

**DIVISION OF
INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

Pursuant to SDCL 58-30-168, you may make a written request to the Division of Insurance within 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,

Tony Dorschner, *Assistant Director Producer Licensing*
South Dakota Division of Insurance
Department of Labor and Regulation

CC: GEORGE_ARBID@US.AFLAC.COM