



January 15, 2025

CERTIFIED MAIL & FIRST-CLASS MAIL

David Luttrell
1089 Ford Rd.
Magnolia, KY 42757

RE: Application for Insurance Producer License

This letter is to notify you that your application for 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 December 17, 2024. On your answers to the application questions, you answered “Yes” to the questions 1A and 1B concerning misdemeanor and felony convictions. You provided documentation which shows that you have been charged with or found guilty of the following offenses:

- 2011 Burglary, 3rd degree, Felony—Dismissed drug court diversion
- 2016 Receiving Stolen Property, Misdemeanor
- 2018 Shoplifting, Felony, Plead down to a Misdemeanor

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and based upon SDCL 58-30-167(2) & (8) violating any insurance laws or rules 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.

This denial is considered an administrative action and will be reported to the database maintained by the National Association of Insurance Commissioners. When an administrative action occurs, an insurance producer may be required to report the action to all states in which an insurance license is held 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 renewal application for licensure.

Sincerely,

Tony Dorschner
Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation

Cc: luttrelldavid91@gmail.com