

THE STATE



OF WYOMING

Matthew H. Mead
Governor

Insurance Department

106 East 6th Avenue ♦ Cheyenne, Wyoming 82002

Tom C. Hirsig
Commissioner

September 19, 2013

Nicholas R. Cladis
1500 Poly Dr. #107
Billings, MT 59102

**Re: Denial of Application for Nonresident Producer License
Docket 13-34**

Dear Mr. Cladis:

The Wyoming Department of Insurance hereby denies your application for a nonresident producer license for Credit, Life and Accident and Health lines of authority.

Wyoming Statute § 26-9-211 authorizes the commissioner to refuse to issue a license to anyone who used fraudulent, coercive or dishonest practices or demonstrates incompetence, untrustworthiness or financial irresponsibility in the conduct of business. In addition, Wyo. Stat. § 26-9-219 states that, "to be licensed as an adjuster the applicant shall . . . be trustworthy and of good reputation."

Please be advised that this license denial may be reportable to any state in which you currently hold a license, as well as on any applications you submit in the future.

The fees submitted for the licensing application are non-refundable pursuant to Wyo. Stat. § 26-4-101. You have a right to appeal this denial by requesting a hearing pursuant to Wyo. Stat. § 26-2-125. A request for hearing must be made within 90 days of the date of this letter and should make reference to or include a copy of this denial letter. A request for hearing should be directed to my attention.

Sincerely,

A handwritten signature in black ink that reads "James S. Mitchell". The signature is written in a cursive style and is positioned above the typed name.

James S. Mitchell
Staff Attorney

JSM/hmc