



Division of Insurance
Tel: 605.773.3563
Fax: 605.773.5369
www.dlr.sd.gov/insurance

October 3, 2013

SENT VIA CERTIFIED MAIL

Charles Hinchey
Rams Gate Insurance, Inc.
250 E. Lake Park Ave.
Lake Wales, FL 33853

RE: Application for Insurance Producer License

Dear Mr. Hinchey,

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 August 16, 2013. On your answer to the application questions concerning administrative actions, you indicated that you had not been the subject of an administrative action. However, you were the subject of administrative actions in 1988 and 1982 in the State of Florida.

The Division wrote to you on August 19, 2013 to provide documentation the administrative action and to provide an explanation as to why this was not reported. To date, there has been no response.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (3), (8), and (9) for incompleteness, and violating another state's insurance laws, attempting to obtain a license through misrepresentation or fraud, 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 your license 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,

A handwritten signature in black ink that reads 'Johanna Nickelson'. The signature is written in a cursive, flowing style.

Johanna Nickelson, CPA
Assistant Director - Financial & Licensing
South Dakota Division of Insurance
Department of Labor and Regulation