



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
[www.dlr.sd.gov/insurance](http://www.dlr.sd.gov/insurance)

October 18, 2013

**SENT VIA CERTIFIED MAIL**

Jeffrey Jarboe  
5775 Glenridge Dr. NE  
STE C-115  
Atlanta, GA 30328-5380

RE: Application for Insurance Producer License

Dear Mr. Jarboe,

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 September 10, 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 an 2011 Kentucky administrative action.

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

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

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'.

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