



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

December 9, 2013

**SENT VIA CERTIFIED MAIL**

Mark Mitchell  
1370 S. Babcock Street  
Melbourne, FL 32901-3009

RE: Application for Insurance Producer License

Dear Mr. Mitchell,

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 October 18, 2012. 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 a 2003 Florida administrative action wherein your license was suspended. On the application question concerning child support, you indicated you were in arrearage for child support. Your application was incomplete.

The Division wrote to you on October 24, 2013 to provide documentation the administrative action and to provide an explanation as to why this was not reported. You misrepresented the Florida action in your 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 fluid and cursive.

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