



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

April 24, 2014

SENT VIA CERTIFIED MAIL

Premier Choice Health, LLC
106 Apple Street, Suit 200C
Tinton Falls, NJ 07724-0852

RE: Application for Business Entity License

Premier Choice Health, LLC:

This letter is to notify you that your application for licensure as a business entity 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 December 6, 2013. On your answer to the application questions concerning criminal proceedings, you indicated that a business owner is or was subject to a criminal proceeding. You did not include any explanation or copies of the criminal proceedings, and failed to disclose a 2009 criminal action concerning Giovanni Jean-Baptiste. The 2009 conviction involved fraud. The 2008 charges for Mr. Jean-Baptiste involved fraud and forgery.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (3), and (8) for submitting an incomplete application, violating South Dakota's licensing laws, for attempting to obtain a license through misrepresentation or fraud, and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business 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*