south dakota department of
labor and
regulation

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

December 19, 2016

SENT VIA U.S. FIRST CLASS MAIL AND EMAIL

Mark Bresard-Howard
Lockton Companies
3280 Peachtree Rd NE Ste 250
Atlanta, GA 30305

Mark Bresard-Howard
501 Angier Ave NE
Atlanta, GA 30308

Email: mahoward99@gmail.com

RE: Nonrenewal of Insurance Producer License

Dear Mr. Bresard-Howard,

This letter is to notify you the South Dakota Division of Insurance ("Division") is not renewing your nonresident insurance producer license. The reasons for the nonrenewal are as follows:

You submitted a renewal application for an individual nonresident insurance producer license to the Division on August 31, 2016.

Prior to submitting your renewal application, you were subject to a North Dakota administrative action which denied your license application in that state. You failed to report this action to the Division within 30 days of the final disposition, a violation of SDCL § 58-30-193. Furthermore, you were subject to administrative actions by the States of Louisiana and Delaware. You also failed to timely respond to Division inquiries dated August 12, 2016, and October 24, 2016, in violation of SDCL §§ 58-33-66, and 58-33-68.

Based on the above information, your license renewal application is denied pursuant to SDCL §§ 58-30-167(1), (2), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in your license application, for violating any insurance laws or rules, and for having an insurance producer license or its equivalent, denied, suspended, or revoked in any other state.

Please note this nonrenewal 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 nonrenew your license.

Sincerely,

Johanna Nickelson

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