



June 1, 2018

Fred Felder  
31149 Edendale Dr.  
Wesley Chapel, FL 33543

**SENT VIA CERTIFIED MAIL**

7013 0600 0001 9742 5768

RE: Application for Insurance Producer License/Denial

This letter is to notify you that your application for licensure as a resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on February 7, 2018. On your answer to the application questions concerning your past criminal history and past administrative actions, you answered "YES" to being convicted of a misdemeanor, "No" to being convicted of a felony, and "no" to being a party to past administrative actions. In reviewing your application, it was discovered that you were a party to at least one administrative action, and that you have reported a "Felony other Felony" in your criminal background.


The Division wrote to you on February 22, 2018, via us mail and email, requesting that you provide documentation of your convictions and administrative actions, and to provide an explanation as to why you provided the Division with incomplete or materially untrue information. The Division spoke to you on the phone on February 27, 2018 advising you of the information that you were required to file with the Division. Having failed to receive a response, on March 23, 2018, the Division sent you a certified letter and email, again asking you to provide the official documentation regarding your convictions and administration actions and a written explanation as to why the convictions and actions were not initially disclosed. This certified letter was returned to the Division as "unclaimed." To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and no documentation of your past convictions and administrative actions provided to the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; and 58-33-66 for failing to timely respond to the Division.

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,

  
Dan Nelson, Assistant Director  
South Dakota Division of Insurance  
Department of Labor and Regulation