



**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

October 30, 2019

Thomas Onorato  
4692 Millennium Dr., STE 410  
Belcamp, MD 21017-1546

**CERTIFIED MAIL & FIRST-CLASS MAIL**

7019 0700 0000 9717 7197

RE: Application for Insurance Producer License

Dear Mr. Onorato,

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 July 9, 2019. On your answers to the application questions, you answered "Yes" to the question concerning administrative actions. You provided documentation of the 2015 Nebraska administrative action and the 2016 North Carolina administrative action, where North Carolina revoked your non-resident insurance producer license. While investigating your application, it was discovered that you also have an administrative action out of the State of Missouri in 2017, where Missouri denied your non-resident insurance producer license.

The Division wrote to you on July 9, 2019 to request a written explanation regarding the circumstances of the North Carolina and Missouri administrative actions and a copy of the 2017 Missouri administrative action. You responded on August 19, 2019 with an explanation regarding the North Carolina and Missouri administrative actions, but you failed to provide a copy of the 2017 Missouri administrative action. The Division wrote to you on September 23, 2019 to request a complete response. You responded the same day with the explanation of the North Carolina and Missouri administrative actions and a copy of a second notice letter sent by the state of Missouri on February 11, 2019, but you failed to provide a copy of the 2017 Missouri administrative action. To this day, the Division has not received from you a copy of the 2017 Missouri administrative action.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota and another state; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and having an insurance producer license denied, suspended, or revoked in any other 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.



**SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION**

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Pursuant to SDCL § 58-30-168, you may make a written request to the Division of Insurance within thirty 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  
South Dakota Department of Labor and Regulation

Cc: Thomas Onorato  
2801 Meredith Ct.  
Abingdon, MD 21009-1850

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