



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

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

April 18, 2019

Deron Thomas  
1405 Forest Village  
Fredericksburg, VA 22401

**SENT VIA CERTIFIED MAIL**

7013 0600 0001 9742 3856

RE: Application for Insurance Producer License/Denial

Dear Mr. Thomas

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 applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on December 5, 2018. On your application, you answered "NO" to the question asking if you have ever been a party to an administrative action. However, after investigating your application, it was discovered that you were a party to an administrative action in Wisconsin in 2018, California in 2019, and you were previously denied a license in South Dakota on August 1, 2018.

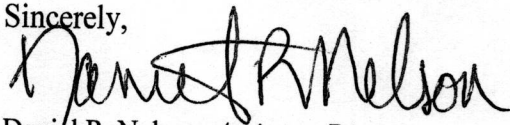
Due to this misstatement on your application, the Division wrote to you on January 8, 2019, via us mail and email, requesting that you provide documentation of the administrative actions and to provide an explanation regarding the actions. Having failed to receive a response, on January 29, 2019, the Division again wrote to you, this time via certified mail and email, asking for an explanation regarding your administrative actions, and asking for an explanation why you provided inaccurate information on your application, and why you did not respond to the Division's previous correspondence. You responded on January 30, 2019 and stated that you did not understand the application and answered "NO" by mistake. On February 5, 2019 the USPS returned the January 8, 2019 letter to our office and indicated that the address you provided on your application was invalid. Therefore, on February 11, 2019, the Division wrote to you via email, and asked you to update your mailing address no later than February 19, 2019. Additionally, while waiting for your response, it was discovered that California also denied your license, you had until March 14, 2019 to amend your application to disclose the California administrative action, and you failed to do so or update your mailing address.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2),(6),(8) & (9) for providing incorrect, misleading, incomplete, or materially untrue information on your license application; violating any insurance laws or rules of this or another state, having been convicted of a felony; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; having an insurance producer license, or its equivalent, 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 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, appearing to read "Daniel R. Nelson". The signature is written in a cursive style with a large initial "D".

Daniel R. Nelson, *Assistant Director*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*