



December 21, 2020

SENT VIA FIRST CLASS MAIL

Ricky Maynard
7815 N. 85th St.
Omaha, NE 68122

RE: Application for Insurance Producer License

Dear Mr. Maynard,

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:

On June 16, 2020, the South Dakota Division of Insurance (“Division”) received an application for a nonresident insurance producer license from you. You answered “yes” to having been convicted of a misdemeanor and “no” to having been charged with or convicted of a felony. The Division conducted an investigation that revealed nine criminal incidents, eight of which were misdemeanors and one that was listed as a felony. You did not provide all of the requested documentation relating to this criminal history.

On June 24, 2020, the Division wrote you at the mailing and email addresses provided in your application and requested a statement explaining all of the criminal incidents, an explanation why you did not provide full documentation, the missing documentation, and an explanation why you should be licensed. You provided a partial response on June 30, 2020 that did not contain all of the required documentation. The Division wrote you again on July 7, 2020 requesting the missing documentation and outlining what exactly was missing. You called the Division the same day and stated that the felony was actually a misdemeanor, but the Division advised it would need further explanation as to why it was listed as a felony. You wrote the Division on July 8, 2020, providing some of the requested documentation, but you did not provide anything clarifying the felony. Another phone call occurred on July 8, 2020, and the Division again advised that additional documentation and explanation was needed. You provided another partial written response on July 22, 2020 that demonstrated that you went to felony court for your third Nebraska DUI. This response still did not address all of the Division’s initial questions, and the Division advised on July 28, 2020 that it still needed the remaining documents. The Division received no response and again attempted writing you on August 8, 2020 and attempted calling you on October 29, 2020. You did not respond to these attempts at contacting you, and to date the Division has not received a complete application or response from you.

Based on the above information, your application is denied under SDCL § 58-30-167(1), (3), and (8) for providing incorrect, misleading, incomplete, or materially untrue information on your license application, attempting to obtain a license through misrepresentation or fraud, and using fraudulent or dishonest practices and demonstrating incompetence or untrustworthiness in the conduct of business in this state or elsewhere.

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,

*Maggie Dell, Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation*