



June 21, 2022

**SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL**

Choice Advocate Insurance, Inc.  
1511 A Penman Rd.  
Jacksonville Beach, FL 32250

RE: Application Denial for MCC License

To whom it may concern,

This letter is to notify you that your company's application for licensure as a Managed Care Contractor ("MCC") in South Dakota has been denied. The reason for the denial is as follows:

Choice Advocate Insurance, Inc. (hereafter "Integra") submitted an application for a MCC license to the Division on October 11, 2021. In reviewing the application, the Division found that incorrect or incomplete answers were given on the application.

Due to the discrepancies in the application, the Division wrote to your company on December 10, 2021 asking for the additional information. Having failed to receive a response, on January 31, 2022, the Division sent your company a cite letter, via certified mail, requesting the additional needed information and requesting an explanation on why you did not respond to the Division's first letter. Having again failed to receive a response, on April 14, 2022 the Division called your company, identified that we were the South Dakota Division of Insurance, and then your representative hung up on our agent.

Based on the above information, your company's MCC application is denied based upon SDCL §§ 58-17F-16 and 58-17F-18 for failing to provide all required information on your application and for failing to 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.



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)

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,

Tony Dorschner  
*Assistant Director*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

CC: [CHARLES@CHOICEADVOCATE.COM](mailto:CHARLES@CHOICEADVOCATE.COM)