



February 24, 2023

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Nicole Morin
6780 North West 24th Court
Margate, FL 33063

RE: Application for Insurance Producer License/Denial

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 applications for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on May 18, 2022 and June 10, 2022. In your May application, you answered "NO" to all questions. However, in investigating your application, the Division discovered that you do have an administrative action from the state of Florida from 2022 and misdemeanor and felony charges on your record. Misdemeanor theft and felony withholding information are present. While investigating your application, the June application arrived, this time answering "YES" to the question regarding felony convictions, but you answered "NO" to questions 1A and 2 regarding misdemeanor convictions and administrative actions. Your records indicate a misdemeanor prosecution and the Florida action.

Due to the discrepancy with your applications, on July 25, 2022, the Division wrote to you asking for an explanation. You responded on July 25, 2022, by stating that you were confused by the questions on the application and did not know why two applications were submitted.

Based on the above information, your applications are denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and for violating SDCL 58-30-167(1),(2) & (8), for providing incorrect or incomplete information on your application; for violating the insurance laws or rules of South Dakota or any other state; and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

Please note 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.



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

DIVISION OF INSURANCE

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dlr.sd.gov/insurance

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,

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

CC: NICOLEMURANO@GMAIL.COM