



Division of Insurance
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December 9, 2013

SENT VIA CERTIFIED MAIL

Business Risk Partners
2 Waterside Crossing, Suite 102
Windsor, CT 06095

RE: Application for Insurance Producer License

Business Risk Partners:

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 October 7, 2013. On your answer to the application questions concerning administrative actions, you indicated that you had not been the subject of an administrative action. However, you were the subject of a 2005 New Jersey administrative action.

The Division wrote to you on October 9, 2013 and November 13, 2013 to provide documentation the administrative action and to provide an explanation as to why this was not reported. To date, there has been no response.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), and (3) for incompleteness, and violating another state's insurance laws, and attempting to obtain a license through misrepresentation or fraud.

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,

Johanna Nickelson, CPA
*Assistant Director - Financial & Licensing
South Dakota Division of Insurance
Department of Labor and Regulation*