



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
[www.dlr.sd.gov/insurance](http://www.dlr.sd.gov/insurance)

July 8, 2013

**SENT VIA CERTIFIED MAIL**

Chad Nuckles  
1483 N. 650 W.  
Orem, UT 84057-2522

RE: Application for Insurance Producer License

Dear Mr. Nuckles,

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 May 21, 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 However, you were the subject of a May 9, 2013 Arizona administrative action where your license was revoked. The revocation involved numerous misrepresented applications, impersonations of policyholders, forgeries, and a charge of misappropriating premiums.

The Division wrote to you on May 23, 2013 to provide documentation the administrative action and to provide an explanation as to why this was not reported. To date, you have not responded.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (3), (8), (9), and (10) for incompleteness, violating another state's insurance laws, attempting to obtain an insurance license through misrepresentation or fraud, for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business, and for having your license revoked in another 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 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,

A handwritten signature in black ink that reads 'Johanna Nickelson'.

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