



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

November 14, 2013

**SENT VIA CERTIFIED MAIL**

Donald Reynolds  
4587 Parsons Ct. S.  
Afton, MN 55001

RE: Application for Insurance Producer License

Dear Mr. Reynolds,

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 29, 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 administrative actions in the state of Minnesota in 1985, 1986, 1999, and 2011. These actions cite violations including misappropriation of premium, misrepresenting policies, unsuitable sales, and fabrication of continuing education credits. Some actions involved suspension or censure of your license.

The Division wrote to you on October 31, 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 from you.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (3), (8), and (9) for incompleteness, violating another state's insurance laws, attempting to obtain a license through misrepresentation or fraud, fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere, and for having your license suspended and censured 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 cursive script that reads 'Johanna Nickelson'.

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