



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

October 17, 2014

Mark Headrick  
P.O. Box 21650  
Lincoln, NE 68542-1650

**SENT VIA CERTIFIED MAIL**

RE: Application for Insurance Producer License

Dear Mr. Headrick,

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 June 11, 2014. On your application you indicated that you had not been the subject of an administrative action. However, you were the subject of an administrative action in Illinois in 1996 involving a license denial due to criminal proceedings.

The Division wrote to you on June 13, 2014 requesting documentation of the administrative action and to provide an explanation as to why this was not reported on your application. This information was received on July 3, 2014. The Illinois denial indicated you were denied a license due to a felony conviction. You answered "no" on your South Dakota license application inquiring into felony convictions. The Division requested documentation of any charges and an explanation regarding your failure to disclose your criminal matters on July 7, 2014. To date, you have not provided the Division with this information.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (3), and (9) for incompleteness, violating another state's insurance laws, attempting to obtain a license through misrepresentation or fraud, and for being denied a license in Illinois.

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 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