



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

February 23, 2015

**SENT VIA CERTIFIED MAIL**

Kristopher Hughes  
3261 Todd Ave  
Fort Worth, Texas 76110

RE: Application for Insurance Producer License

Dear Mr. Hughes,

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 September 29, 2014. On your application, you indicated that you have been charged, had a judgment deferred, or been convicted of a misdemeanor. You also indicated that you have been charged, had a judgment deferred, or been convicted of a felony.

The Division wrote to you on November 21, 2014, and December 3, 2014, requesting you provide a copy of any charging or court documents concerning these criminal matters. The Division also requested you provide an explanation why the documentation was not provided to the Division, and a written statement explaining the circumstances of each incident. You failed to respond to these inquiries and provide the required documents.

Based on the above information, your application is denied pursuant to SDCL § 58-30-167(1), and (3) for providing misleading, incomplete and materially untrue information, and for 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,

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*