



Division of Insurance
Tel: 605.773.3563
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www.dlr.sd.gov/insurance

May 7, 2015

SENT VIA CERTIFIED MAIL

Harold Muhammad
GoMedigap
505 E Palm Valley Blvd Ste 240
Round Rock, Texas 78664-3043

RE: Application for Insurance Producer License

Dear Mr. Muhammad,

This letter is to notify you that your application for licensure as a nonresident insurance producer in South Dakota has been denied. The reasons for the denial are as follows:

You submitted an application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on March 11, 2015. On the application question concerning administrative actions, you answered "no" despite the revocation of your insurance producer license by the State of California on July 25, 2014, which constitutes an administrative action.

Your insurance producer license was previously revoked in South Dakota via Consent Order on January 8, 2013. The violations cited in the Consent Order include:

- Providing false, misleading, or incomplete information to the Division when you stated that authorization was obtained to make premium withdrawals from a consumer's account; and
- Using fraudulent, coercive, or dishonest practices or demonstrating untrustworthiness when you engaged in "soft sale" tactics with a South Dakota consumer by authorizing withdrawals from the consumer's bank account without the consumer's explicit authorization.

The investigation giving rise to the South Dakota Consent Order revealed a number of improper practices in the form of recorded calls with South Dakota consumers.

Based on the above information, your application is denied pursuant to SDCL § 58-30-167(1), (2), (3), (8), and (9) for providing incorrect, misleading, incomplete or materially untrue information in a license application, for attempting to obtain a license through misrepresentation or fraud, for violating any insurance law of this or another state, for using 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 an insurance producer license revoked in any other state. Any of the above reasons constitute grounds to deny the license.

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 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". The signature is written in a cursive style with a large initial "J".

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