



SOUTH DAKOTA  
DEPT. OF **LABOR**  
& **REGULATION**

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369  
dir.sd.gov/insurance

June 29, 2018

**SENT VIA CERTIFIED MAIL**

John Lord  
8085 Rivers Ave  
N. Charleston, SC 29406

7013 0600 0001 9743 0595

RE: Application for Insurance Producer License/Denial

Dear Mr. Lord,

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 4, 2018. In reviewing your application, it was discovered that you provided false or misleading information to questions 2 and 5 of the application. In addition to filing out the application incorrectly, your background shows that you have twice been convicted of theft, still owe restitution for one of the convictions, and have been permanently disbarred by the Ohio Bar Association.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and based upon SDCL §§ 58-30-167(1) and (8); for providing incomplete, misleading, or incorrect information in your application; and for demonstrating incompetence, untrustworthiness, or financial irresponsibility.

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,

Dan Nelson, Assistant Director  
South Dakota Division of Insurance  
Department of Labor and Regulation