



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

November 13, 2018

**SENT VIA CERTIFIED MAIL**

Gerald Lynch  
1917 Belgium Dr.  
Plano, TX 75025

**RE: Application for Insurance Producer License/Denial**

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 a renewal application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on June 29, 2018. On your application you answered "YES" to being convicted of a felony. In reviewing the paperwork from your felony case, it was noted that at the time of your arrest, you also had two outstanding warrants. You failed to include an explanation or documentation regarding the two outstanding warrants. Due to this, On July 6, 2018 the Division wrote to you via email and first class mail to inform you of the need for an explanation and documentation regarding the two warrants. On August 7, 2018, having not received a response, the Division sent you a cite letter, via certified mail, and email, informing you that you violated 58-33-66 by failing to respond to first letter, and again informed you of the need to provide the required information. On September 13, 2018, in a final effort to reach you, the Division called the phone number listed on your application and left a voicemail, informing you of the need to provide the required information, and informing you that if the information was not received by September 17, 2018 your application would be denied. As of the date of this letter, the Division still has not received an explanation or documentation regarding your prior warrants and has not received an explanation regarding your lack of communication with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in your license application. Additionally, the Division finds that you are not in good standing based on ARSD 20:06:01:03(4) & (6), for making false statements, oral or written, to the division, including omissions, and for engaging in conduct which is unlawful, dishonest, deceitful, or fraudulent.

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