This letter is to notify you that your application for licensure as a non-resident 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 July 10, 2018. On your application you answered "YES" to having both felony and misdemeanor convictions on your record, however, you failed to include the required documentation and written explanations for all of your past convictions.

The Division wrote to you on July 17, 2018, via US mail and email, requesting that you provide the required documentation and written explanations of your criminal history. Having failed to receive a response, on August 20, 2018, the Division sent you a certified letter, indicating that you violated the insurance laws of the State of South Dakota by not responding the first letter and email, and informing you that the Division still needed the official documentation and a written explanation regarding your past criminal activity. Having again failed to receive a response, on September 13, 2018 the Division attempted to call you and left a voicemail, asking you to contact the Division and advising you failed to respond or provide the requested documentation before September 17, 2018, your license would be denied. To date, the Division has not received a response from you regarding your criminal activity or an explanation for 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; and for failing to demonstrate good standing under ARSD 20:06:01:03(4) & (6); for providing 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