



August 1, 2018

Deron Thomas
1405 Forest Village
Fredericksburg, VA 22401

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 7878

RE: Application for Insurance Producer License/Denial

Dear Mr. Thomas

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. On your application, you answered "NO" to all questions concerning any past felony convictions. However, after investigating your application, it was discovered that you were convicted of a felony in Virginia in 2012.

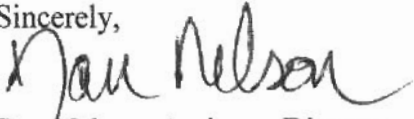
The Division wrote to you on May 9, 2018, via us mail and email, requesting that you provide documentation of the felony conviction and to provide an explanation regarding the conviction. The Division received no response from you. On June 11, 2018, the Division again wrote to you, asking for an explanation regarding the 2015 conviction, and asking for an explanation why you provided inaccurate information on your application, and why you did not respond to the Division's previous correspondence. On July 2, 2018, having received no response from our previous letters, the Division attempted to call you on the phone number listed in your application; and left you a voicemail informing you of the need to respond to the prior letters sent to you by the Division. On July 2, 2018, the Division received an incomplete response to its letters from Michele Torrence. The Division emailed you and Ms. Torrence regarding the insufficient response, and gave you a deadline of July 6, 2018 to provide a complete response to the Division's inquires. To date, there has not been a complete response provided, there has not been an explanation for the inaccuracies in your application, no explanation for your lack in communication with the Division, and no explanation regarding your felony convictions.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), and (6) 58-33-66, and ARSD 20:06:01:03(6); for incompleteness or misleading information, and violating the insurance laws, for having been convicted of a felony, demonstrating conduct that is unlawful, dishonest, deceitful, or fraudulent, and for failing to timely respond to the Division.

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 black ink that reads "Dan Nelson". The signature is written in a cursive style with a large, prominent "D" and "N".

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