



March 19, 2018

SENT VIA CERTIFIED MAIL

Noel Thomas
1371 Nolan St, NE
Palm Bay, FL 32907

7013 0600 0001 9742 8035

RE: Application for Insurance Producer License/Denial

Dear Mr. Thomas

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


You submitted an application for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on October 10, 2017. On your answer to the application questions concerning your past criminal history, you answered "NO" to being convicted of a misdemeanor. However, you provided documentation regarding 4 misdemeanor convictions. On your answer to the application questions concerning past administrative actions, you answered "YES," but you failed to provide the required documentation of the actions.

The Division wrote to you on October 23, 2017 and November 28, 2017 via us mail and email, requesting that you provide documentation and written explanations of your past convictions and administrative actions. Having failed to receive a response, on January 2, 2018, the Division sent you a certified letter and email, again asking you to provide the official documentation regarding your convictions and administrative actions and a written explanation as to why the convictions and actions were not fully disclosed. Tracking of certified letter shows that it was delivered to your address of record on January 8, 2018. To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and no documentation of your past convictions and administrative actions provided to 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; 58-30-167 (2) for violating another state's insurance laws; and 58-33-66 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,

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