



September 19, 2018

SENT VIA CERTIFIED MAIL

Francis Wilkins
138 4th St.
Turners Falls, MA 01376

RE: Application for Insurance Producer License/Denial

Dear Mr. Wilkins,

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:

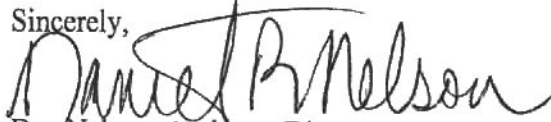
You submitted an application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on June 19, 2018. On your application, you answered "NO" to all questions concerning any past administrative actions. However, in reviewing your application, it was discovered that you were the subject of an administrative action in the state of Vermont for committing unfair trade practices. Additionally, on your application you answered "NO" to all questions concerning any past criminal convictions. However, in the course of the Division investigation, you admitted to having a misdemeanor conviction for possession of marijuana.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),(3),(7),(8), and (9) for: providing incorrect, misleading, incomplete, or materially untrue information in the license application; violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent; obtaining or attempting to obtain a license through misrepresentation or fraud; having admitted or been found to have committed any insurance unfair trade practice or fraud; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

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 cursive script that reads "Daniel R. Nelson". The signature is written in black ink and is positioned above the typed name.

Dan Nelson, Assistant Director

South Dakota Division of Insurance

Department of Labor and Regulation