



January 2, 2019

Richard Feary
6641 Foxdale Circle
Colorado Springs, CO 80919

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 8486

RE: Application for Insurance Producer License

Dear Mr. Feary,

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 August 8, 2018. On your answer to the application questions concerning misdemeanor and felony convictions, you indicated have misdemeanor and felony convictions. You provided documentation with your application.

The Division wrote to you on August 13, 2018 to request a written explanation regarding why you should be licensed in South Dakota, whether you have other convictions, and what measures you have taken to avoid unlawful activity. You partially responded to the Division on August 19, 2018. The Division wrote to you on August 20, 2018 in regards to your partial request, and you responded on the same day. The Division wrote to you on September 7, 2018 to request additional documentation of your felony conviction. You responded on September 18, 2018.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(2), and (6) for violating South Dakota's insurance laws and for having been convicted of a felony.

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 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
South Dakota Department of Labor and Regulation