



**SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION**

June 12, 2019

John Lord
8085 Rivers Ave
N. Charleston, SC 29406

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 3757

RE: Application for Insurance Producer License/Denial

Dear Mr. Lord,

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 applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on January 4, 2019. You answered "YES" to the application question asking if you have ever been named in an administrative action; "YES" to the question asking if you ever been convicted of a misdemeanor; and "NO" to the question asking if you have ever been found liable for misappropriating or conversion of funds. In reviewing your application, it was discovered that you have been named in 4 administrative actions, have been convicted for Misdemeanor Aggravated Theft, and that you have been permanently disbarred by the Ohio Bar Association for among other things, misappropriating funds from your clients.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),(8), & (9); for proving incomplete, misleading, or incorrect information in your application; for violating the insurance laws or rules of South Dakota or any other state; for demonstrating incompetence, untrustworthiness, or financial irresponsibility; and for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state.

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 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,

Daniel R. Nelson, Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation