



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

June 14, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Kaushal Pai
5960 Wild Oak Dr.
North Olmsted, OH 44070

7013 0600 0001 9742 3726

RE: Application for Insurance Producer License/Denial

Dear Mr. Pai,

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 May 3, 2019. You answered "YES" to questions 1A and 1B on the application, indicating that you have been convicted or charged with the following offenses:

- Felony drug possession
- Misdemeanor drug possession (twice)
- Operating a vehicle while intoxicated (three times)
- Misdemeanor drug abuse (twice)
- Driving under suspension
- Wrongful entrustment of a motor vehicle

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and for violating SDCL 58-30-167(2) for violating any of the insurance laws or rules of South Dakota or 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,

A handwritten signature in black ink that reads "Daniel R. Nelson".

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