



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

February 20, 2019

Adrian Portal
99 NW Shannon Ave.
Melbourne, FL 32904-4059

SENT VIA CERTIFIED MAIL

7013 0600 0001 9743 0984

RE: Application for Insurance Producer License

Dear Mr. Portal,

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 November 16, 2018. On your answers to the application questions, you answered "Yes" to having a felony conviction. You provided documentation of prior felony charges with your application.

The Division wrote to you on November 26, 2018 to request a written explanation regarding why you should be licensed in South Dakota and what measures you have taken to avoid unlawful activity. You responded on December 5, 2018.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(2) and (8) for violating the insurance laws or rules of the State of South Dakota and/or another state and using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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