



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

August 17, 2020

CERTIFIED MAIL & FIRST-CLASS MAIL

Melvin McNair
Healthplanone LLC
35 Nutmeg Dr., STE 220
Trumbull, CT 06611-5496

7015 1520 0003 3179 5917

RE: Application for Insurance Producer License

Dear Mr. McNair,

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 December 12, 2019. On your answers to the application questions, you answered "Yes" to the question concerning misdemeanor convictions. You provided documentation of your misdemeanor convictions. You answered "No" to the remaining application questions, including the question concerning felony convictions. You failed to provide to the Division all of the required documentation of your criminal history with your application. The documentation you provided showed that you were charged or convicted of the following offenses:

- Possession of Cocaine, a misdemeanor offense
- Possession of Cocaine with Intent to Sell, a felony offense
- Possession of Drug Paraphernalia, a misdemeanor offense
- Burglary of Structure, a felony offense
- Assault, a misdemeanor offense
- Aggravated Assault, a felony offense
- Battery – Touch or Strike, a misdemeanor offense
- Violation of Pretrial Release, a misdemeanor offense

Due to the incomplete application and incorrect answer, the Division wrote to you on January 10, 2020 via email to request a written explanation regarding why you provided incorrect, misleading, incomplete, or materially untrue information in the license application; a written statement explaining the circumstances of each incident; and a copy of the official document demonstrating the resolution of the charges or any final judgment for the referenced cases. The Division received a response on January 13, 2020; however, the response was not considered to be complete as it did not contain documentation a copy of the final judgment for each of the referenced cases. Having failed to receive a complete response from you, the Division wrote to you on May 15, 2020 via email to request a response from you. To date, the Division has not received a response from you

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), & (8) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; 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 (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,

Maggie Dell

Maggie Dell, Assistant Director
 South Dakota Division of Insurance
 South Dakota Department of Labor and Regulation

Cc: agentinfo@healthplanone.com

Cc: Melvin McNair
 1116 62nd Ave. E.
 Bradenton, FL 34203-7742
 7015 1520 0003 3179 5924

Cc: Melvin McNair
 Healthplaneone LLC
 6302 E. Dr., Martin Luther King Jr Blvd., STE 350
 Tampa, FL 33619-1158
 7015 1520 0003 3179 5931

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PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	