



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

October 5, 2020

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

**SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL**

Jermaine Marque Smith  
35 Nutmeg Dr Ste 220  
Trumbull, CT 06611-5496

RE: Application for Insurance Producer License/Denial

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:

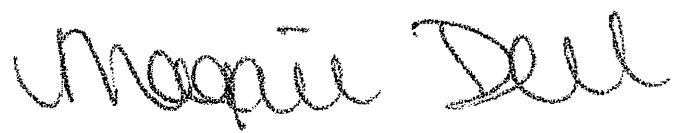
You submitted an application for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") May 6, 2019. On your application you answered "YES" to being convicted of a felony and provided documentation regarding a felony conviction for a possession of a controlled substance. Due to this criminal history, the Division wrote to you May 12, 2020 for a written explanation. You failed to respond, so on June 10, 2020 the Division sent you a cite letter via certified mail, again asking for an explanation and informing you that it was a violation of the South Dakota Insurance Code to not respond to the Division within 20 days. Having again failed to receive a response, on July 13, 2020 the Division called and left you a voicemail and informed you that if a response was not received by July 17, 2020 your license would be denied. To date the Division still has not received a response or an explanation regarding your lack of communication or criminal history.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(6) and (8) for having been convicted of a felony and for 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,

A handwritten signature in cursive script that reads "Maggie Dell".

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

Cc: [agentinfo@healthplanone.com](mailto:agentinfo@healthplanone.com)

Cc: Jermaine Marque Smith  
310 Brickyard Ct  
Valrico FL 33594-3020