



March 3, 2021

SENT VIA CERTIFIED MAIL

Jean Estil
204 Weequahic Ave. 3rd Floor
Newark, NJ 07112

RE: Application for Insurance Producer License

Dear Mr. Estil,

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 April 23, 2020. You answered "no" to the application question asking if you had ever been subject to an administrative action. However, the Division conducted an investigation that uncovered that you had your New York insurance license revoked in 2013 for using another person's social security number to apply for an insurance license, and had an application denied in New York in 2014 for having demonstrated a lack of trustworthiness. The Division emailed you on October 27, 2020, asking for documentation on these undisclosed actions and an explanation but no response was received. A letter was sent on December 1, 2020, making the same requests but no response was received. Another email was sent on January 21, 2021, making the same requests, and you replied the same day but did not address the Division's requests. The Division sent another email on January 26, 2020, requesting a full response. To date, the Division has never received a full response.

Based on the above information, your application is denied under SDCL § 58-30-167(1), (2), (3), and (8) for providing incorrect, misleading, incomplete, or materially untrue information in the license application, violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent, obtaining or attempting to obtain a license through misrepresentation or fraud, 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.



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369 | dlr.sd.gov/Insurance

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,

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

CC (First Class Only) : Jean Estil
204 Weequahic Ave. 3 NJ
Newark, NJ 07112