



May 16, 2022

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

Jonathan Carmon  
3818 Howard Rd  
Richmond, VA 23223

RE: Application for Insurance Producer License/Denial

Dear Jonathan Carmon,

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for of an individual non-resident insurance producer license to the South Dakota Division of Insurance (“Division”) August 12, 2021. On your application you answered “YES” to questions 1A and 1B indicating that you have a misdemeanor and felony conviction. You supplied the required information and provided documentation that you have been charged with or found guilty of the following crimes:

- 2016 Misdemeanor – Driving with suspended license
- 2017 Misdemeanor – No insurance
- 2017 Misdemeanor –Hit and Run, no insurance, and driving with suspended license
- 2019 Felony – Possession of Cocaine
- 2019 Misdemeanor - Concealed weapon

Additionally, in reviewing you application, it was discovered that Kansas and Louisiana had denied your application for licensure. Due this discrepancy on your application, the Division wrote to you via email, on December 3, 2021, for an explanation regarding the unreported administrative actions. Having failed to receive a response, on January 10, 2022, the Division wrote to you via certified mail, advising you that you have violated the South Dakota Insurance Code for failing to respond and again asking for an explanation. Having again failed to receive a response, on March 15, 2022, the Division attempted to call you and left you a voicemail indicating that additional information was required, and your application would be denied if it was not received. As of the date of this letter, the Division has had no contact from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167 (2),(6),(8) & (9); for having a felony conviction; for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state; and for having an insurance producers license or its equivalent denied or revoked in a different jurisdiction.



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,

Jill Kruger  
*Deputy Director*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

CC: [Kiingsai57@gmail.com](mailto:Kiingsai57@gmail.com)

Jonathan Carmon  
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Richmond, VA 23294