



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

March 28, 2024

SENT VIA CERTIFIED MAIL

Joshua Gibson
19390 Westwood Drive
Oregon City, OR 97045-6916

RE: Nonrenewal of Insurance Producer License

Dear Mr. Gibson,

This letter is to notify you that the South Dakota Division of Insurance (“Division”) is not renewing your nonresident insurance producer’s license in South Dakota. The reason for the nonrenewal is as follows:

You submitted an application to renew an individual non-resident insurance producer license to the South Dakota Division of Insurance (“Division”) on March 22, 2023; however, you did not submit the renewal application fee. Despite nonpayment, your license was renewed on March 22, 2023, because the vendor was attempting to work through the issue. On July 20, 2023, the Division was made aware by the vendor that you did not pay your application fee. The Division contacted you on July 21, 2023, to request payment of the application fee to maintain licensure, but you failed to timely respond. Because no application fee was paid you were not entitled to a nonresident insurance producer’s license in South Dakota. On November 8, 2023, you paid the renewal fee. On December 14, 2023, you submitted a renewal application, which is the subject of this denial letter. Additionally, you were subject of an administrative action in Kansas in 2023, revoking your license for failing to pay the renewal fee. In February 2024, the Division finally made contact with you after multiple attempts.

Based on the above information, your license is not renewed based upon SDCL 58-2-29, 58-30-159(2), 58-30-167(2)(3)(8) & (9), and 58-33-66 for failing to pay your renewal application fee in 2023, for obtaining a license through misrepresentation, for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere, for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory, and for failing to timely respond to the Division.

Please note that this nonrenewal 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 nonrenew your license.

Sincerely,

Tony Dorschner, *Assistant Director*
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation

Cc: jggibson@assurance.com and joshgibson9622@gmail.com