



January 10, 2024

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Todd McNeil  
683 Grasmere St.  
Winterville, NC 28590

**RE: Application for Insurance Producer License**

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 June 19, 2023. On your answers to the application questions, you answered "Yes" to the question 1A and 1B concerning felony and misdemeanor convictions. The records you provided show that you were arrested for, or found guilty of Felony Manufacture/Deliver/Possess/W Int to Manufacture or Deliver. Additionally, while reviewing your application, it was discovered that your license was denied in the state of Florida.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and based upon SDCL 58-30-167 (2),(6),(8),&(9); for violating any insurance laws or rules; having been convicted of a felony; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state

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

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,

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

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