



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

December 15, 2025

SENT CERTIFIED MAIL & FIRST-CLASS MAIL

Kenneth Melo

Richardson, TX 75082

RE: Insurance Producer License Application

This letter is to notify you that your application to renew your insurance producer license in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application to renew your insurance producer license to the South Dakota Division of Insurance ("Division") on January 27, 2025. On the application, you answered "NO" to question number 2 regarding administrative actions. However, in investigating your application, it was discovered that you have been the subject of prior administrative actions in 3 different states.

Due to this discrepancy in your application, on May 7, 2025, the Division wrote to you asking for an explanation. You failed to timely respond. On June 11, 2025, the Division sent you a cite letter via certified mail, again asking for an explanation regarding the discrepancy in your application and why you failed to timely reply to the Division's first letter. You again failed to timely respond to the Division, but did ultimately provide a response that you were just simply unaware of your duties to report the actions.

Based on the above information, your application is denied pursuant to SDCL 58-30-167(1)(2)(8)&(9), 58-30-193, 58-33-66, and ARSD 20:06:01:03 and 20:06:01:04 for not being in good standing.

This denial is considered an administrative action and will be reported to the database maintained by the National Association of Insurance Commissioners. You may be required to report the action in accordance with the timeframes and requirements of each state in which you hold an insurance license.

Pursuant to SDCL 58-30-168, you may make a written request to the Division of Insurance within 30 days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your license application.

Sincerely,

A handwritten signature in cursive script that reads "Tony Dorschner".

Tony Dorschner

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

Cc: Kenneth Melo

[REDACTED]
Stafford, TX 77477