



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

March 24, 2026

CERTIFIED MAIL & FIRST-CLASS MAIL

Nicholas Bobby


RE: Insurance Producer License Application

Mr. Bobby,

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

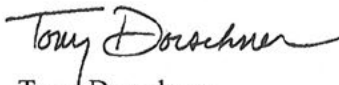
You submitted an application for an insurance producer license to the South Dakota Division of Insurance ("Division") on January 31, 2026. On the application, you answered "No" to the question regarding administrative actions. In 2013, you were the subject of a Consent Order regarding forging signatures, including signatures on checks made payable to yourself. Your insurance producer license was revoked. Your application was incomplete because you did not disclose employment at the agency in 2013, where you forged signatures. After the Division contacted you, you provided explanations for the application response, the 2013 action, and the past fraudulent acts you committed at the agency.

Based on the above information, your application is denied pursuant to SDCL 58-30-167(1), (3), (7), (8), & (10) and ARSD 20:06:01:03(1), (4), (5), & (6) 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,



Tony Dorschner

Assistant Director

South Dakota Division of Insurance

Department of Labor and Regulation