



**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)

June 6, 2017

Joseph T. Day  
1022 15th St. N  
Fargo, ND 58102

**SENT VIA CERTIFIED MAIL**

**7013 0600 0001 9742 2361**

RE: Application for Insurance Producer License/Denial

Dear Mr. Day,

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 March 24, 2017. On your answer to the application questions concerning administrative actions, you indicated that you had been the subject of an administrative action. However, you failed to provide the required written statement concerning the administrative action and all copies of official documents concerning the administrative action.

The Division wrote to you on March 28, 2017, via us mail and email, requesting that you provide documentation of the administrative action and to provide an explanation regarding the action. You initially responded to the Division's email, however your email did not contain the required documentation or a written explanation of the administrative action. On April 10, 2017, the Division received our March 28th letter back as "Not Deliverable as Addressed." Additionally on April 10, 2017 the Division emailed you asking you to update your mailing address with the Division, you failed to respond to this email. On May 2, 2017 the Division again tried to reach you via mail at a new address provided by you on your application. On May 30, 2017 the Division received its last letter back as "Unable to Forward" and "No here?" was written on the envelope. To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and not explanation or documentation of the other administrative actions from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), and (9) 58-33-66, and 58-33-68; for incompleteness, and violating another state's insurance laws, for having your license denied in another state, and for failing to timely respond to the Division.

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,

Johanna Nickelson, CPA  
Assistant Director - Financial & Licensing  
South Dakota Division of Insurance  
Department of Labor and Regulation