



**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)

April 9, 2018

**SENT VIA CERTIFIED MAIL**

Joseph Lata  
1401 N. University Dr. Suite 500  
Coral Springs, FL 33071-8930

7013 0600 0001 9742 0152

RE: Application for Insurance Producer License/Denial

Dear Mr. Lata

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 December 27, 2017. On your application, you answered "NO" to having been named in any past administration applications. However, after investigating your application, it was discovered that you were the subject of an administrative actions in Louisiana in 2016 and Arkansas in 2016.

The Division wrote to you on January 9, 2018, via us mail and email, requesting that you provide documentation of the administrative action and to provide an explanation regarding the same. Having failed to receive a response, on February 13, 2018 the Division sent you a certified letter again asking for the documentation and an explanation regarding the 2014 administrative action. This certified letter was delivered to your address of record. In a final attempt to reach you, on March 13, 2018 the Division called and left you a voicemail at your telephone number of record. To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and no documentation of your past administrative actions provided to the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; 58-30-167(2) for violating another states insurance laws; and 58-33-66 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,

Dan Nelson, Assistant Director  
South Dakota Division of Insurance  
Department of Labor and Regulation