



Division of Insurance
Tel: 605.773.3563
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www.dlr.sd.gov/insurance

January 22, 2013

SENT VIA CERTIFIED MAIL

Heather Parks
4601 Corporate Dr. 115
Concord, NC 28027

RE: Application for Insurance Producer License

Dear Ms. Parks,

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 October 3, 2012. On your answer to the application questions concerning administrative actions, you indicated that you had not been the subject of an administrative action. However, you were the subject of a November 30, 2011 Wisconsin administrative action involving a license denial.

The Division wrote to you on October 5, 2012 to provide documentation the administrative action and to provide an explanation as to why this was not reported. To date, there has been no response from you.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), (8), and (9) for incompleteness, and violating another state's insurance laws, 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 your license denied in another 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.

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,

A handwritten signature in black ink that reads 'Wendell Malsam'. The signature is written in a cursive style and is followed by a horizontal line.

Wendell Malsam
Assistant Director - Financial & Licensing
South Dakota Division of Insurance