



Division of Insurance
Tel: 605.773.3563
Fax: 605.773.5369
www.dlr.sd.gov/insurance

October 23, 2015

SENT VIA CERTIFIED MAIL

Emmeline McCrary
12238 Silicon Drive, Ste 150
San Antonio, TX 78249

7011 1150 0002 3902 8185

RE: Application for Insurance Producer License

Dear Ms.McCrary,

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for a non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on July 20, 2015. You disclosed in your application that you were convicted of a felony. You also indicated that you had child support in arrearage, but did not provide the required information and documentation. On July 21, 2015, and August 26, 2015 the Division requested you provide an explanation and additional information. The Division received a response on September 8, 2015, but it was not complete. The Division attempted to contact you on September 9, 2015, October 2, 2015, October 15, 2015 and October 21, 2015. To date, the Division has not received a response from you.

Based on the above information, your application is denied pursuant to SDCL § 58-30-167(1) and (6) for providing incomplete information in your license application and for having been convicted of a felony.

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 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 'Johanna Nickelson'.

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

cc: Emmeline McCrary
1415 Babcock Road, No 403
San Antonio, TX78201

7011 1150 0002 3902 8178