



**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)

August 29, 2017

**SENT VIA CERTIFIED MAIL**

Gahan Sharie Adams  
753 Carlisle St  
Akon, OH 44310

7013 0600 0001 9742 2927

RE: Application for Insurance Producer License

Dear Ms. Adams

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 June 13, 2017. On your answer to the application questions concerning whether or not you have ever been a party an administrative proceeding; you answered "No. In reviewing your file, it was discovered that you were subject to an administrative action in Ohio, in 2016 and an administrative action in South Dakota in March of this year.

The Division wrote to you on June 30, 2017 via e-mail and postal mail asking you to provide an explanation for this discrepancy on your application. On July 31, 2017, having received no response from the previous email, the Division sent you a follow up email again asking for an explanation. On August 9, 2017 having received no response to the prior letters or emails, the Division sent an additional follow up email and tried to call you and left a voicemail on your phone number of record. To date, the Division has had no contact from you, and there has been no information provided by you regarding the discrepancy on your application.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1) for incompleteness.

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 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 - Licensing  
South Dakota Division of Insurance  
Department of Labor and Regulation