



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)

December 11, 2017

Shanelle Francis  
4000 Ft. Campbell Blvd.  
Hopkinsville, KY 42240

SENT VIA CERTIFIED MAIL

7013 0600 0001 9741 9859

RE: Application for Non-Resident Insurance Producer License

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 September 20, 2017. On your answer to the application questions concerning whether or not you have applied for written consent to engage in the business of insurance; you answered "N/A". In reviewing your file, it was discovered that you were convicted of several crimes that would require written consent pursuant to 18 USC 1033. It was also discovered that your application for an insurance producers license was denied in the state of Missouri.

The Division attempted to correspond with you on September 22, 2017 asking you to provide an explanation why you answered "N/A" regarding whether or not you have applied for a 1033 waiver. Having received no response, the Division again wrote to you on October 23, 2017 regarding your application. Having again failed to receive a response, the Division called and left you a voice mail on November 20, 2017. To date, the Division has had no contact from you, however one of our certified letters was returned to our office with the words "refused to sign" written on the envelope.

Based on the above information, your application is denied based on SDCL § 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; and based on SDCL § 58-167(9) for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory

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  
South Dakota Division of Insurance  
Department of Labor and Regulation