



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)

October 19, 2018

SENT VIA CERTIFIED MAIL

Ava Hall  
9205 Wild Spruce Dr.  
Fredericksburg, VA 22407

7013 0600 0001 9741 7961

RE: Application for Insurance Producer License/Denial

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

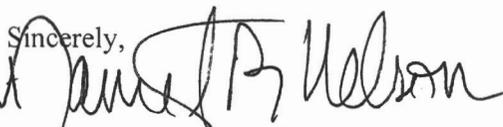
You submitted a renewal application for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on July 31, 2018. On your application you answered "NO" to being a party to past administrative actions. In reviewing your application, it was discovered that were a party to an administrative action in the state of Georgia in 2017.

The Division wrote to you on May 16, 2018, via us mail and email, requesting that you provide documentation of the administrative action and to provide an explanation as to why you provided the Division with incomplete or materially untrue information. Having failed to receive a response, on June 15, 2018, the Division sent you a certified letter, indicating that you violated the insurance laws of the State of South Dakota by not responding the first letter and email, and that the Division still needed documentation from your administrative action, and an explanation regarding the incomplete or materially untrue information you provided to the Division. Having again failed to receive a response, on July 24, 2018 the Division attempted to call, and left voicemails on both your home and work phone numbers asking you to contact the Division. To date, the Division has not received a response from you regarding your administrative action, your failure to accurate information on your application, or your lack of communication with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),(3), 58-30-193, and 58-33-66 for providing incorrect, misleading, incomplete, or materially untrue information in your license application; violating the insurance laws or rules, obtaining or attempting to obtain a license through misrepresentation or fraud; having your insurance license revoked or suspended in another jurisdiction; and 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