



June 1, 2018

SENT VIA CERTIFIED MAIL

Cheryl Lyden
260 Jimmy Ann Dr.
Daytona Beach, FL 32114

7013 0600 0001 9742 5775

RE: Application for Insurance Producer License/Denial

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 an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on February 20, 2018. On your answer to the application questions concerning your past criminal history, you answered "YES" to being convicted of a misdemeanor; however you failed to include the required documentation regarding the conviction.

The Division wrote to you on February 27, 2018, via us mail and email, requesting that you provide documentation of your convictions and to provide an explanation regarding the convictions. Having failed to receive a response, on March 22, 2018, the Division sent you a certified letter and email, again asking you to provide the official documentation regarding your convictions and a written explanation as to why the convictions were not initially disclosed. The certified letter was returned as "unclaimed." In a last attempt to reach you, on March 16, 2018 the Division attempted to call you on your home phone, however, the number was no longer in service. To date, there has been no documentation of your past convictions provided to the Division, no explanation for your lack of communication with the Division, and no explanation for the irregularities in your mailing address.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; and 58-33-66 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