



July 2, 2020

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Stephanie Miller
4 S. 4th St., 3rd. Fl
Reading, PA 19602-2819

7019 0700 0001 4783 1000

RE: Application for Insurance Producer License/Denial

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:

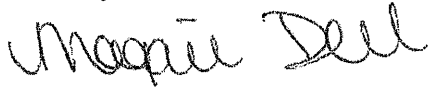
You applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on January 23, 2020. You answered "YES" to question 2, "Have you ever been named in an administrative action." In reviewing your application, it was discovered that you have been named in administrative actions in Arkansas, California, Washington, Utah, and that your license was previously revoked in South Dakota in 2018.

Based on the above information, your application is denied for violating SDCL 58-30-167(2) violating the insurance laws or rules of South Dakota or any other state; and SDCL 58-30-167(8) for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and SDCL 58-30-167(9) for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state.

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 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,



Maggie Dell
Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation

CC: stephanie.expressbene@gmail.com

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PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

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