



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
www.dlr.sd.gov/insurance

December 13, 2012

**SENT VIA CERTIFIED MAIL**

Anita Antonietta Simonetti  
2084 Newport S.  
Deerfield Beach, FL 33442

Re: Application for South Dakota Insurance Producer License

Dear Ms. Simonetti:

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 October 31, 2012. On your answer to the application question concerning administrative actions, you failed to indicate that you had been the subject of an administrative action in California in 2007 which involved the revocation of your producer license in that state. At the time of the California action, you were licensed in South Dakota. When the Division contacted you about the California action, you voluntarily surrendered your license at that time and the Division's investigation closed.

When questioned about the California action concerning this application, you indicated that there was no California action. You promised to follow-up with Division investigators with information on November 7, 2012. This follow-up never occurred, and as such your application is incomplete.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), and (9) for incompleteness, violating another state's insurance laws, and for having your license revoked in California.

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,

A handwritten signature in black ink that reads 'Wendell Malsam'. The signature is written in a cursive style with a long horizontal line extending to the right.

Wendell Malsam  
*Assistant Director - Financial & Licensing  
South Dakota Division of Insurance*