

Division of Insurance

Tel: 605.773.3563 Fax: 605.773.5369

www.dlr.sd.gov/insurance

July 25, 2013

SENT VIA U.S. FIRST CLASS MAIL

Ti-esha Wise 1001 Settlors Landing Dr. Tappahannock, VA 22560

RE: Application for Insurance Producer License

Dear Ms. Wise,

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 June 28, 2013. On your answer to the application questions concerning criminal violations, you indicated that you had been the subject of a criminal prosecution. This was a felony prosecution under which you were convicted. The criminal prosecution involved the intent to defraud, obtain by false pretense or token, money, having a value of \$200 or more belonging to E*Trade Financial.

Based on the above information, your application is denied based upon SDCL § 58-30-167(6) and (8) for being convicted of a felony and for fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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 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,

Johanna Nickelson, CPA

Assistant Director - Financial & Licensing

South Dakota Division of Insurance

Department of Labor and Regulation