



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
[www.dir.sd.gov/insurance](http://www.dir.sd.gov/insurance)

November 12, 2014

**SENT VIA CERTIFIED MAIL**

Tiffany Gillespie  
417 Rawls Cir.  
Irving, TX 75061

RE: Application for Insurance Producer License

Dear Ms. Gillespie,

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 August 15, 2014. On your answer to the application questions concerning administrative actions, you indicated that you had been the subject of an administrative action. You were the subject of administrative actions in Wisconsin, New York, and Virginia involving license surrenders or revocations.

The Division wrote to you on August 20, 2014 to provide documentation and an explanation regarding the administrative actions. You submitted a letter of explanation on September 22, 2014, but no documentation of the administrative actions was provided. To date, the Division has not received documentation from you regarding the New York action.

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

A handwritten signature in black ink that reads 'Johanna Nickelson'.

Johanna Nickelson, CPA  
*Assistant Director - Financial & Licensing  
South Dakota Division of Insurance  
Department of Labor and Regulation*