



south dakota department of  
**labor and  
regulation**

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

January 5, 2015

**SENT VIA CERTIFIED MAIL**

Pamela Switzer  
4105 Valley Rd  
Cleveland, Ohio 44109-3425

RE: Application for Insurance Producer License

Dear Ms. Switzer,

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 a non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on October 1, 2014. You answered "no" to all questions on your application, including whether you have been convicted of a misdemeanor, felony, or had a judgment deferred. However, through the Division's investigation it was determined you were granted a 1033 waiver by Ohio for convictions in 1986 and 1989. On October 9, 2014, the Division sent you a letter requesting that you provide a written explanation why the information was not provided to the Division, an explanation of the circumstances of each incident, and a copy of the charging documents. You failed to respond to this letter.

Based on the above information, your application is denied pursuant to SDCL § 58-30-167 (1), (3), and (6) for providing incorrect, incomplete, or materially untrue information in a license application, for attempting to obtain a license through misrepresentation or fraud, and for having been convicted of a felony.

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*