



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

March 29, 2017

SENT VIA CERTIFIED MAIL

Gahan Sharie Adams
753 Carlisle St
Akon, OH 44310

RE: Application for Insurance Producer License

Dear Ms. Adams

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 January 13, 2017. On your answer to the application questions concerning whether or not you have ever been a party an administrative proceeding; you answered "No. In reviewing your file, it was discovered that you were subject to an administrative action in Ohio, in 2016.

The Division wrote to you on February 2, 2017 via e-mail asking you to provide an explanation for this discrepancy on your application. On March 13, 2017, having received no response from the previous email, the Division sent you a follow up email again asking for an explanation. To date, the Division has had no contact from you, and there has been no information provided by you regarding the discrepancy on your application.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1) for incompleteness.

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 'Johanna Nickelson'.

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

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