



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

February 7, 2018

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

SENT VIA CERTIFIED MAIL

Valerie Gonzalez
1000 Ranchway Dr., Apt. 3
Laredo, TX 78045

7013 0600 0001 9742 7410

RE: Application for Insurance Producer License/Denial

Dear Valerie Gonzalez,

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 17, 2017. On your answer to the application questions concerning your criminal history, you answered "YES" that you have been convicted a misdemeanor offense. However, you failed to provide the required written statement and all copies of official documents concerning the misdemeanor conviction.

The Division wrote to you on March 28, 2017, via us mail and email, requesting that you provide documentation and an explanation regarding the misdemeanor conviction. Having received no response, the Division again wrote to you via email and certified mail on December 4, 2017, requesting that you provide documentation and an explanation regarding the misdemeanor conviction. The Division again did not receive a response. The certified letter was returned to the Division as "Unclaimed - Unable to Forward." Additionally on January 10, 2018 the Division attempted to call and speak to you, the phone number listed on your application was no longer in service. Further, on January 10, 2018, the Division sent you a final email asking you to respond to the Divisions request by January 16, 2018. The Division's system shows that this email was read on January 10, 2018, however, no response has ever been received from you. To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and not explanation or documentation concerning your misdemeanor conviction.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; and 58-33-66, and 58-33-68, for failing to timely respond to the Division.

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,

Dan Nelson, Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation