



**SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION**

September 27, 2018

Lynda Jones  
10052 Baystone St.  
Las Vegas, NV 89141

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

**SENT VIA CERTIFIED MAIL**

**RE: Application for Insurance Producer License/Denial**

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 May 9, 2018. On your answer to the application questions concerning your past criminal history and past administrative actions, you answered "YES" to being convicted of a felony, "No" to being convicted of a felony involving dishonesty/needing an 18USC1033 waiver, and "Yes" to being a party to past administrative actions. In reviewing your application, it was discovered that the State of Nevada had granted you a 1033 waiver. Further review also revealed that you had provided the Division with false and incorrect information when you applied for a license in May 2017.

The Division wrote to you on May 10, 2018, via us mail and email, requesting that you provide documentation of your convictions and to provide an explanation as to why you provided the Division with incomplete or materially untrue information. On May 18, 2018 the Division received notice from the USPS that your mailing address had changed, and the May 10, 2018 letter was forwarded to your new address. Having failed to receive a response, on June 11, 2018, the Division sent you a certified letter, indicating that you violated the insurance laws of the State of South Dakota by not responding to the first letter and email, and that the Division still needed documentation from your felony conviction, and an explanation regarding the incomplete or materially untrue information you provided to the Division. You did finally respond to the Division's inquiries; however it took several attempts to obtain to the required information.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),(3),&(6) and 58-33-66 for providing incorrect, misleading, incomplete, or materially untrue information in your license application; violating the insurance laws or rules, obtaining or attempting to obtain a license through misrepresentation or fraud; having been convicted of a felony; and 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*