



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

January 26, 2018

SENT VIA CERTIFIED MAIL

Anita Manning
101 James Circle
East Norriton, PA 19403

7013 0600 0001 9742 7489

RE: Application for Insurance Producer License/Denial

Dear Ms. Manning,

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 6, 2017. On your application, you answered "NO" to all questions concerning any past administrative actions you have had and to all question concerning any criminal convictions you may have had. However, after investigating your application, it was discovered that you were the subject of an administrative action in Oregon in 2016 and in Pennsylvania in 2013. It was also discovered that you have criminal convictions in the state of Pennsylvania for theft and illegal use of a credit card.

The Division wrote to you on October 20, 2017, via us mail and email, requesting that you provide documentation of the administrative action, and criminal convictions and to provide an explanation regarding the inaccuracies on your application. The Division received no response from you. On November 22, 2017, the Division again wrote to you, asking for an explanation regarding the administrative actions; criminal convictions; why you provided inaccurate information on your application; and why you did not respond to the Division's previous correspondence. On January 3, 2018, having received no response from our previous letters, the Division attempted to call you on the phone number listed in your application and left you a voicemail. To date, there has been no explanation for the inaccuracies in your application, no explanation for your lack in communication with the Division, and no explanation or documentation of the other administrative actions taken against you.

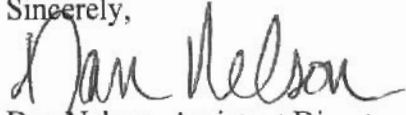
Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), and (9) 58-33-66, and 58-33-68; providing incorrect, misleading, incomplete, or materially untrue information in your license application, for violating another state's insurance laws, for having your license denied in another state, 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,

A handwritten signature in cursive script that reads "Dan Nelson".

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