



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

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

November 20, 2018

Marshana Pera  
8709 N. Ruth Pl.  
Tampa, FL 33604

**SENT VIA CERTIFIED MAIL**

7013 0600 0001 9742 8424

RE: Application for Insurance Producer License

Dear Ms. Pera,

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 April 18, 2018. On your answer to the application question concerning felony convictions, you indicated have a felony conviction. You provided documentation of prior felony charges with your application.

The Division wrote to you on April 20, 2018 to request a written explanation regarding incorrect information on your application and documentation of your felony conviction. The Division received a fax on April 26, 2018 with documentation that was previously submitted. The Division wrote to you on May 21, 2018 requesting an explanation for the incorrect information on your application and documentation of your felony conviction. You replied on June 6, 2018 regarding past and current criminal convictions. The Division requested on June 6, 2018 and June 29, 2018 an explanation as to why you believe you should be licensed in South Dakota. To date, the Division has not received a response.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) and (2) for providing incorrect information and violating South Dakota's insurance laws.

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,

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