



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

October 19, 2018

Courtney Thrower
8711 N. Freeport Pkwy
Irving, TX 75063

SENT VIA CERTIFIED MAIL

7013 0600 0001 9741 7954

RE: Application for Insurance Producer License/Denial

This letter is to notify you that your application for licensure as a resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on June 27, 2018. On your application you answered "YES" however, you failed to include a written explanation of the crime.

The Division wrote to you on July 2, 2018, via us mail and email, requesting that you provide an explanation of your criminal activity. Having failed to receive a response, on August 7, 2018, the Division sent you a certified letter, indicating that you violated the insurance laws of the State of South Dakota by not responding the first letter and email, and that the Division still needed an explanation regarding your criminal activity. Having again failed to receive a response, on August 31, 2018 the Division attempted to call you and left a message with your co-worker, asking you to contact the Division. To date, the Division has not received a response from you regarding your criminal activity or an explanation for your lack of communication with the Division.

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 for failing to demonstrate good standing under ARSD 20:06:01:03(4) & (6); for providing false statements, oral or written, to the division, including omissions and for engaging in conduct which is unlawful, dishonest, deceitful, or fraudulent.

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