



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

June 19, 2018

SENT VIA CERTIFIED MAIL

Nichole Westberg
104 N Wilson Ave
White, SD 57276

RE: Application for Insurance Producer License

Ms. Westberg,

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 an individual resident insurance producer license to the South Dakota Division of Insurance ("Division") on May 11, 2018. On your answer to the application questions concerning criminal background, you indicated "no" despite being subject of several criminal prosecutions discovered by the Division's follow up investigation. You failed to indicate any of your known aliases on your application. You also indicated you had been convicted of a felony.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (6), and (8) providing incorrect, misleading, incomplete, or materially untrue information in the license application, for having been convicted of a felony, and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere. Any one of these is grounds for denial of the license.

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,

Daniel Nelson
*Assistant Director, Producer Licensing
South Dakota Division of Insurance*