



August 1, 2018

Drucilla Wilson
3172 N. Rainbow Blvd., #145
Las Vegas, NV 89108

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 7885

RE: Application for Insurance Producer License/Denial

Dear Ms. Wilson,

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 19, 2018. On your application, you answered "YES" to all questions concerning any past felony or misdemeanor convictions. However, you failed to attach the required documentation relating to the convictions.

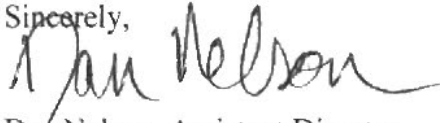
The Division wrote to you on April 25, 2018, via us mail and email, requesting that you provide documentation of the convictions and to provide an explanation regarding the convictions. The Division received no response from you. On May 25, 2018, the Division again wrote to you, asking for an explanation regarding your convictions, and asking for an explanation why you provided inaccurate or incomplete information on your application, and why you did not respond to the Division's previous correspondence. On June 15, 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 informing you of the need to respond to the prior letters sent to you by the Division. To date there has not been an explanation for the inaccuracies in your application, no explanation for your lack in communication with the Division, and no explanation regarding your convictions.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) & (2), 58-33-66, and ARSD 20:06:01:03(5)&(6); for incompleteness or misleading information, and violating the insurance laws, demonstrating neglect of your finical responsibilities, demonstrating conduct that is unlawful, dishonest, deceitful, or fraudulent, 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". The signature is written in black ink and is positioned above the typed name.

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