



January 23, 2019

Carolynne Allbright  
901 Pump Rd. Apt. 181  
Henrico, VA 23238

**SENT VIA CERTIFIED MAIL**

7013 0600 0001 9742 3672

RE: Application for Insurance Producer License/Denial

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

You submitted an application for the renewal of your individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on October 7, 2018. On your application you answered "NO" to having ever been a party to an administrative action. In investigating your application, it was discovered that you were a party to an administrative action in the state of California in 2018.

The Division wrote to you on October 12, 2018, via us mail and email, requesting that you provide the required documentation and written explanation of the two administrative actions. Having failed to receive a response, on November 13, 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 informing you that that the Division still needed the official documentation and a written explanation regarding the administrative actions. Having again failed to receive a response, on December 7, 2018 the Division called you on the number listed on your application, and left you a voicemail indicating that the requested information would need to be received no later than the end of business on December 14, 2018. You emailed the Division on December 17, 2018, with a written explanation, but failed to attach the required documentation. On December 18, 2018 the Division sent you a final email asking for you to provide copies of the official documentation; however you failed to respond to the email. To date, the Division has not received a response from you regarding your administrative action with the official documentation 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),(2),(8),&(9), 58-30-193, and 58-30-66 for providing incorrect, misleading, incomplete, or materially untrue information in your license application; violating the insurance laws or rules of the State of South Dakota and/or another state; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state; failing to report an administrative action taken against the insurance producer in another jurisdiction within in 30 days; and failing to respond to an inquiry from the Division within 20 days.

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, appearing to read "Daniel R. Nelson".

Daniel R. Nelson, *Assistant Director*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*