



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

September 12, 2019

SENT VIA EMAIL, U.S. FIRST CLASS, AND CERTIFIED MAIL

Melinda Craig
113 Westchester Trl
Kathleen, GA 31047-2895

7019 0700 0000 9717 5216

RE: Denial of Insurance Producer License

Dear Melinda Craig,

This letter is to notify you the South Dakota Division of Insurance ("Division") is denying your non-resident insurance producer application, which was submitted to the Division on May 21, 2019. The reason for the denial is as follows:

You answered "yes" to the question "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?" However, you failed to provide the required documentation. The Division attempted to contact you on multiple occasions requesting the required documentation and an explanation as to why you provided incomplete information on the license application. To date, no response has been received.

Due to the above, your license application is denied pursuant to ARSD 20:06:01:03 for not being in good standing and SDCL §§ 58-30-167(1) for providing incorrect or incomplete information in an application.

Please note 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 license.

Sincerely,

Daniel R. Nelson
Assistant Director- Property & Casualty
South Dakota Division of Insurance
Department of Labor and Regulation