



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

August 12, 2019

Sharon Davis  
7349 IBM Drive, STE 103  
Charlotte, NC 28262

**CERTIFIED MAIL & FIRST-CLASS MAIL**

7019 0700 0000 9717 6350

RE: Application for Insurance Producer License

Dear Ms. Davis,

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 June 7, 2019. On your answers to the application questions, you answered "Yes" to the questions concerning misdemeanor and felony convictions, judgements withheld or deferred, or current charges. You provided documentation with your application of the misdemeanor and felony crimes of dishonesty, and you are currently receiving probation for those crimes.

Based on the above information, you have been determined to not be in good standing under ARSD 20:06:01:03 for conduct which is unlawful, dishonest, deceitful, or fraudulent. Therefore, your application is denied based upon SDCL §§ 58-30-167(2) and (8) for violating the insurance laws or rules of the State of South Dakota 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.

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,

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

Cc: Sharon Davis  
1814 Camp Greene St.  
Charlotte, NC 28208