



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

January 2, 2019

Beverly Foster
4002 Neyland Valley Dr.
Memphis, TN 38135

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 8493

RE: Application for Insurance Producer License

Dear Ms. Foster,

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 August 20, 2018. On your answer to the application questions concerning misdemeanor and felony convictions, you indicated have misdemeanor and felony convictions. You provided documentation with your application.

The Division wrote to you on September 7, 2018 to request a written explanation in regards to your conviction. After receiving no response, the Division wrote to you on October 9, 2018 requesting the same information. To date, the Division has not received a response.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) and (2) for providing incomplete information and violating South Dakota's insurance laws.

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