



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369
dlr.sd.gov/insurance

August 8, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Rosalyn Frelix
4312 Hawks Lookout Ln
Colorado Springs, CO 80916

7019 0700 0000 9717 3809

RE: Application for Insurance Producer License/Denial

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 applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on July 9, 2019. You answered "YES" to questions 1A and 1B, indicating that you have been convicted/plead guilty to a misdemeanor and a felony. You provided documentation showing that you have been charged with or convicted of the following offenses

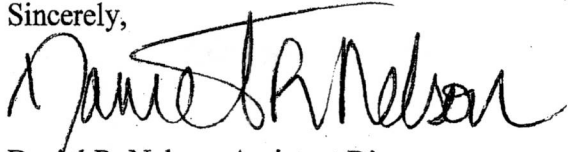
- 2005 Felony level offenses for theft and forgery
- 2007 Misdemeanor offense for criminal mischief
- 2008 Misdemeanor offense for assault
- 2017 Misdemeanor offenses for telephone - obstruct service, obstructing a peace officer, and harassment – strike/shove/kick.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and for violating SDCL 58-30-167(2), violating the insurance laws or rules of South Dakota or any other state, for violating SDCL 58-30-167(6) for having been convicted of a felony and for violating SDCL 58-30-167(8) 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 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 black ink, appearing to read "Daniel R. Nelson". The signature is fluid and cursive, with a large, sweeping initial "D".

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

Cc: Rosalyn.frelix.132836@uhc.com