



**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)

February 20, 2019

Elaine Lefevre  
5106 Drawbridge Lane  
Garland, TX 75044-5460

**SENT VIA CERTIFIED MAIL**

7013 0600 0001 9743 0953

RE: Application for Insurance Producer License

Dear Ms. Lefevre,

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 October 22, 2018. On your answers to the application questions, you answered "No" to all questions. In investigating your application, it was discovered that you were a party of an administrative action in the state of Indiana in 2018. In investigating your application, it was discovered that you were convicted of misdemeanor and felony offenses.

The Division wrote to you on November 6, 2018 to request written explanations regarding why you answered "No" to all application questions and why you should be licensed within South Dakota and to request documentation of the Indiana administrative action. After receiving no response, the Division wrote to you on December 7, 2018 making the same request. After receiving no response, on January 2, 2019 the Division called you at the number listed in your application and left a voice message to request a response by January 9, 2019. You emailed the Division on January 9, 2019 with an explanation of your application answers and attached documentation of your felony conviction, but you failed to attach the documentation regarding the Indiana administrative action. The Division sent you a final email on January 10, 2019 requesting documentation of the administrative action. To date, the Division has not received documentation of the administrative action or an explanation why you should be licensed in South Dakota.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (6), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota and/or another state; having been convicted of a felony; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state.

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,

A handwritten signature in black ink, appearing to read "Dan Nelson". The signature is fluid and cursive, with the first name "Dan" and last name "Nelson" clearly distinguishable.

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