



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

July 10, 2019

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

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

**SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL**

Nancy Kelly  
5511 NW Downing St.  
Blue Springs, MO 64015

7019 0700 0000 9717 3373

RE: Application for Insurance Producer License/Denial

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You applied for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on March 12, 2019. On your application, you answered "NO" to all questions including the question "Have you ever been named or subject to an administrative action." However, in processing your application it was discovered that you were the subject of two administrative actions both in the State of Arizona in 2002.

Due to this discrepancy, the Division wrote to you on March 21, 2019, via US mail and email, requesting that you provide documentation of the administrative actions and to provide an explanation regarding the same. Having failed to receive a complete response, on April 23, 2019 the Division sent you a certified letter again asking for the documentation and an explanation regarding the administrative actions. Having again failed to receive a response, in a final attempt to reach you via phone, on May 24, 2019 the Division called and left you a voicemail, informing you that you until May 29, 2019 to provide the requested information or your application would be denied. To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and no documentation of your past administrative action provided to the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; 58-30-167(2) for violating another state's insurance rules or laws; and 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,

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