

## **DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

January 15, 2019

Anita Manning 101 James Circle East Norriton, PA 19403 SENT VIA CERTIFIED MAIL

7013 0600 0001 9743 0779

RE:

Application for Insurance Producer License

Dear Ms. Manning,

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 September 30, 2018. On your answer to the application question concerning misdemeanor convictions, you indicated you had a misdemeanor conviction. On your answer to the application question concerning being the subject of a judgment or bankruptcy proceeding, you indicated that had been the subject of a judgment or bankruptcy proceeding. On your answer to the application question concerning administrative actions, you indicated you had not been involved in an administrative proceeding. However, you were the subject administrative actions in South Dakota in 2018, Oregon in 2016, and Pennsylvania in 2013 involving license denials or a supervised license. You only provided documentation of your misdemeanor conviction and administrative actions with your application.

The Division wrote to you on October 3, 2018 to request written explanations regarding incorrect information on your application and why you did not respond to previous correspondence with the Division in 2017 and to provide documentation of the judgment or bankruptcy proceeding. After receiving no response, the Division wrote to you on November 5, 2018 requesting a response to all previous correspondence and to provide the requested documentation. 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), (2), and (9), for providing incorrect, misleading, incomplete, or materially untrue information in your license application, violating another state's insurance laws, and for having your license denied 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 (30) days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your application for licensure.



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Sincerely,

Dan Nelson, Assistant Director South Dakota Division of Insurance

South Dakota Department of Labor and Regulation