

July 10, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Heather Miller
7844 Via Vista Mesa NW
Albuquerque, NM 87114

7019 0700 0000 9717 3342

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:

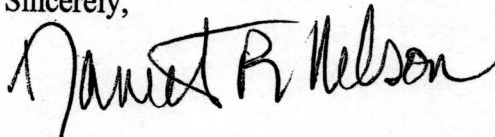
You applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on April 29, 2019. You answered "YES" to question 1A on the application, indicating that you have been convicted of a misdemeanor. You provided documentation for a felony level false workers compensation claim, that was dismissed when you plead guilty to a misdemeanor charge of filing a false workers compensation claim.

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 and 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,



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

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| PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions | |