



**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)

April 29, 2019

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Tonya Pettit  
2998 S. Federal Highway  
Delray Beach, FL 33483

7017 3380 0000 5918 3474

RE: Application for Insurance Producer License

Dear Ms. Pettit,

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 February 27, 2019. On your application, you answered "No" to being a party to an administrative action and "Yes" to having been terminated for cause. In investigating your application, it was discovered that you were a party of administrative action in the state of South Carolina in 2008. You provided with your application the documentation of your license revocation in the state of South Carolina in 2008.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of another state; 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,

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