



January 23, 2019

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Galveston, TX 77551

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 3665

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 submitted an application for of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") September 28, 2018. On your application you answered "YES" to having been convicted of a misdemeanor and a felony. However, you failed to include documentation regarding your felony conviction.

On October 3, 2018 the Division wrote to you via email and US mail informing you that your application was incomplete because you failed to include the documentation from your felony conviction, and the letter further asked you to provide background information concerning your conviction. On November 5, 2018, having failed to receive a response to the first letter, the Division again wrote you, this time by certified mail, again asking for the official documentation for your felony conviction, asking for background information for all you convictions, and informing you that you violated the insurance laws of the state of south Dakota by failing to respond to the first letter within 20 days. Having failed to the receive a response from the prior letters and emails, the Division called and left you a voicemail informing you that additional documentation was needed to complete your application. To date the Division has not received a response from or any explanation for your lack of communication with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1) and (2) for providing incorrect, misleading, or incomplete information on your application, and for violating the insurance laws or rules of any 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.

Sincerely,

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