



September 4, 2019

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

7019 0700 0000 9717 5148

Timisha Wiggins  
500 E. Broward Blvd. Suite 900  
Fort Lauderdale, FL 33394

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 July 11, 2019. You answered "NO" to question 2, "Have you ever been named in an administrative action." In reviewing your application, it was discovered that you have been named in two administrative actions in Virginia, 2015 and Louisiana, 2016.

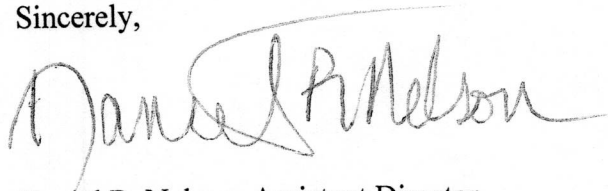
Thus, on July 23, 2019 the Division wrote to you regarding the discrepancy in your application. You responded and provided documentation showing that your license was revoked in Virginia for making false or materially incorrect statements on your application in that state and that your license was suspended in Louisiana for failing to pay a fine and failing to update your mailing address with that state.

Based on the above information, your application is denied for violating SDCL 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; SDCL 58-30-167(2) violating the insurance laws or rules of South Dakota or any other state; 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; and SDCL 58-30-167(9) for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other 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 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,

A handwritten signature in cursive script that reads "Daniel R. Nelson". The signature is written in dark ink and is positioned above the typed name.

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

CC: [timisha.wiggins@gmail.com](mailto:timisha.wiggins@gmail.com)