

October 25, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Deirdre Williams
2322 Grand Parkway
Katy, TX 77449

7019 0700 0000 9717 6855

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 September 12, 2019. You answered “YES” to question 1B, indicating that you have been convicted/plead guilty to a felony. You answered “N/A” to the questions asking if you have a 1033 waiver on file, however, you provided documentation showing Texas has granted you a 1033 waiver.

Due to the discrepancies in your application, the Division wrote to you on September 17, 2019 via regular and email asking for an explanation. You responded on the same date and stated that the NA answer was an oversight, and “. . . that the state of Wisconsin would grant my request . . .” A further review of your application reviewed that a 1033 waiver was needed because you were convicted of theft or receipt of stolen mail, in Louisiana in 1998. As of the date of this letter, the Division still has not received a response from you and there has been no explanation for your lack of communication with the Division.

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(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; and for violating SDCL § 58-30-167(6) for having been convicted of a felony; and for violating 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,

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 and title.

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

Cc: Deirdre_williams@ajg.com