



DIVISION OF INSURANCE

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dlr.sd.gov/insurance

June 9, 2020

Yolanda Reyna Garza
10740 N. Gessner, STE 150
Houston, TX 77064

CERTIFIED MAIL & FIRST-CLASS MAIL

7019 0700 0001 4782 9601

RE: Application for Insurance Producer License

Dear Ms. Garza,

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 November 9, 2019. On your answers to the application questions, you answered "Yes" to the question concerning misdemeanor convictions. You failed to provide documentation with your application.

Due to the above, the Division wrote to you on November 15, 2019 via email to request an explanation regarding incorrect, misleading, or incomplete information in your application, a written statement explaining the circumstances of each incident, a copy of the charging document, a copy of the notice of hearing, and a copy of an official document demonstrating the resolution of the charges or any final judgment. You provided a partial response on November 27, 2019 where you provided documentation of your 2018 misdemeanor conviction of possession of marijuana. The Division wrote to you on December 6, 2019 via regular mail and email to request a written explanation regarding why a South Dakota license should be granted, whether or not you have been a party to other criminal charges or convictions, what measures you have taken to avoid unlawful activity, and a written statement explaining the circumstances surrounding your misdemeanor conviction. Having failed to receive a response from you, the Division wrote to you on January 27, 2020 via certified mail, regular mail, and email requesting a response from you. To date, the Division has not received a complete response from you.

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



Maggie Dell, *Assistant Director*
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation

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