



June 17, 2020

CERTIFIED MAIL & FIRST-CLASS MAIL

Johnaya Gouard  
5543 Mansfield Place NW  
Albuquerque, NM 87114

7019 0700 0001 4782 9960

RE: Application for Insurance Producer License

Dear Ms. Gouard,

This letter is to notify you that your renewal application for licensure as a nonresident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You are a licensed nonresident insurance producer in South Dakota where your license expired on January 31, 2020. You submitted a renewal application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on January 31, 2020. On your answers to the renewal application questions, you answered "Yes" to the questions concerning misdemeanor and felony convictions. On your answers to the renewal application questions, you answered "No" to the question concerning administrative actions. While investigating your renewal application, it was discovered that you were the subject of administrative actions in the states of Illinois, Washington, and Louisiana. The state of Illinois suspended your license on August 14, 2019 for failure to pay individual income taxes, while you were licensed in South Dakota. The state of Washington revoked your license on December 17, 2019 for failing to report the Illinois administrative action, failing to respond, and for having your license suspended in another state, while you were licensed in South Dakota. The state of Louisiana revoked your license on April 3, 2020 for failing to report the Illinois administrative action, having a license suspended in another state, and failing provide required documentation and information.

Before your renewal application was submitted, the Division wrote to you on November 21, 2019 via regular mail and email regarding your failure to report the Illinois administrative action within 30 days and to request documentation of the administrative action. Having failed to receive a response from you, the Division wrote to you on January 17, 2020 via certified mail, regular mail, and email requesting a response. To date, the Division has not received a response from you.

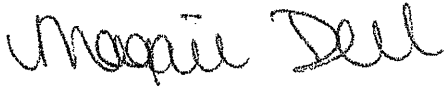
Based on the above information, your renewal application is denied based upon SDCL §§ 58-30-167(1), (2), (3), (8), & (9), 58-30-193, and 58-33-66(1) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota and another state; obtaining or attempting to obtain a license through misrepresentation or fraud; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state; failing to report an administrative action taken against the insurance producer in another jurisdiction within 30 days of the final disposition of the matter; and failing to respond to an inquiry from or failing to supply documents requested by the Division within 20 days of receipt of such inquiry or request.

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,



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

Cc: [johnaya.gouard.113545@uhc.com](mailto:johnaya.gouard.113545@uhc.com)

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