



**SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION**

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

April 27, 2020

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

Nicholette Henty-Stephens  
2721 Brucken Rd.  
Valrico, FL 33596

7019 0700 0001 4782 9229

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 October 8, 2019. You answered "YES" to questions 1A and 1B, indicating that you have been charged with, convicted of, or plead guilty to a misdemeanor and a felony. You provided documentation showing that you have been charged with or convicted of a 2012 Misdemeanor offense for Theft and a 2017 misdemeanor offense for public intoxication. You included no documentation of a felony conviction.

Thus the Division wrote to you on October 11, 2019 regarding your felony conviction. Having failed to receive a response, on November 13, 2019 the Division sent you a cite letter via certified mail requesting an explanation and advising you that you violated the South Dakota Insurance code by not responding to the Division within 20 days. Having again failed to receive a response, the Division called and spoke to you on December 11, 2019 and advised you that a written response was due to the Division by December 18, 2019 or you license would be denied. To date the Division has not received an explanation regarding your felony conviction or your lack in 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(2) violating the insurance laws or rules of South Dakota or any other state; and for violating 58-30-167(6) for having been convicted of a felony; and for violating 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,



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

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