



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

January 17, 2020

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Tiyunna Kirkwood
63136 Laura Ave
St. Louis, MO 63136

7019 1120 0000 1314 4002

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 18, 2019. You answered "YES" to questions 1A and 1B, indicating that you have been convicted/plead guilty to a misdemeanor and a felony. You provided documentation showing that in 2015 you were charged with and/or convicted of a felony level offense for shoplifting stealing property valued over \$500 and you were also charged with and/or convicted of a misdemeanor level offense for stealing property valued under \$500 in 2014.

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) for violating the insurance laws or rules of South Dakota or any other state; 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,

Jill Kruger, Deputy Director
South Dakota Division of Insurance
Department of Labor and Regulation

Cc: tiyunna.kirkwood.132739@uhc.com