



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369
dlr.sd.gov/insurance

May 13, 2020

SENT VIA CERTIFIED MAIL & U.S. FIRST CLASS MAIL

Felisha Laningham
35215 Cedar Niles Road
Paola, KS 66071-4780

7019 0700 0001 4782 8246

RE: Application for Insurance Producer License

Ms. Laningham,

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 August 22, 2019. On the application question regarding administrative actions, you indicated "No", however, you were the subject of a 2018 administrative action in the State of Kansas due to your applications omissions and criminal history, including theft. That action fined you and provided that you "...shall disclose the existence of this order on any... licensing authority application...", which you failed to do in your South Dakota application. Later in 2018, the State of Florida took administrative action by denying your producer's license application for failing to disclose the 2018 Kansas action on your application there, as well as your criminal history. These actions were not provided with your application, as required. It took several messages over an extended period to attempt to obtain the 2018 Kansas action from you.

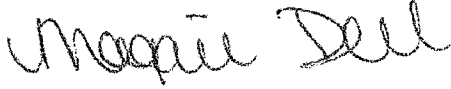
On your answer to the application question concerning misdemeanors, you indicated "Yes". From the documentation you provided, it appears you were convicted of theft and driving without a license. On the application question involving child support arrearages, you answered "yes", but no documentation was provided. You revealed in November that you were behind on child support payments.

Based on the above information in view of ARSD 20:06:01:03 and 20:06:01:04, your application is denied based upon SDCL § 58-30-167(1), (2), (3), (8), (9), and (13) for providing incorrect, misleading, incomplete, or materially untrue information in the license application, for violating any insurance laws or rules, subpoena, or order of another state's insurance director or commissioner, for obtaining or attempting to obtain a license through misrepresentation or fraud, for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory, and for failing to comply with an administrative or court order imposing a child support obligation..

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, Producer Licensing
South Dakota Division of Insurance

CC: Felisha Laningham

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PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	