



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)

May 15, 2020

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

Jyosana McCoy  
777 N Twin Creek Drive  
Killeen, TX 76543

7019 0700 0001 4782 9458

RE: Application for Insurance Producer License

Ms. McCoy,

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 October 15, 2019. On your answer to the application regarding misdemeanor criminal history, you indicated "YES" but did not submit copies of the documentation as required in the application. The Division wrote to you several times and called the phone number you provided, but you did not respond. The Division found information you had uploaded to a national producer reporting clearinghouse showing a 2016 Texas criminal case showing you were convicted of issuing a bad check, was fined, and spent time in jail. No charging documents were present, and you have not responded to the Division's inquiries to clarify your application.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1) and (8) for providing incorrect, misleading, incomplete, or materially untrue information in the license application and 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 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: Jyosana McCoy  
1613 Lea Ann Drive  
Killeen, TX 76549

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