



DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

July 17, 2020

CERTIFIED MAIL & FIRST-CLASS MAIL

Lauren Rinehart
4584 Emerald Way
Antioch, CA 94531

7019 0700 0001 4783 1079

RE: Application for Insurance Producer License

Dear Ms. Rinehart,

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 November 19, 2019. On your answers to the application questions, you answered "Yes" to the question concerning felony convictions. You failed to provide the required documentation of your felony criminal history with your application. While investigating your application, it was discovered that you were charged with a misdemeanor dishonest crime.

Due to the missing documentation of your criminal history, the Division wrote to you on November 20, 2019 via regular mail and email to request a written explanation regarding why the required information and documentation for was not provided, a written statement explaining the circumstances of each incident, a copy of the charging document, and a copy of an official document demonstrating the resolution of the charges or any final judgment. Having failed to receive a response from you, the Division wrote to you on December 26, 2019 via certified mail, regular mail, and email to request a response. Having failed to receive a response from you, the Division left a voice message for you on January 28, 2020 via the phone number listed in your application. To date, the Division has not received a response from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), & (8) 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/or another state; and 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

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

Cc: fox1721@aol.com

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