



October 5, 2020

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

Christina Z Rivera  
7349 IBM DR Bldg. 103  
Charlotte, NC 28262

RE: Application for Insurance Producer License/Denial

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You applied for an individual non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on May 11, 2020. In your application, you answered "YES" to questions 1(a) and 1(b), indicating that you have been convicted of a felony and a misdemeanor. You provided documentation regarding a felony charge for criminal mischief, and two misdemeanor charges for possession of a controlled substance, the final disposition of the charges was unclear for the documentation you provided.

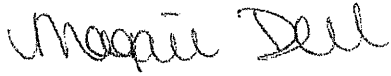
On May 12, 2020 the Division wrote you via email for an explanation. Having failed to receive a response, on June 10, 2020 the Division sent you a second letter via certified mail and email asking for an explanation of your criminal history and advising you that you had violated the South Dakota Insurance Code by not responding within 20 days. Having again failed to receive a response, on July 24, 2020 the Division called and left you a voicemail advising that a response was due no later than July 29, 2020 or your license would be denied. As of the date of this letter, the Division still has not received a response or explanation regarding your criminal history or lack of communication with the Division.

Based on the above information, your application is denied because you have been determined not be in good standing under ARSD 20:06:01:03 and based upon SDCL §58-30-167(8) & (9) for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state.

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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