



April 30, 2020

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

Pamela Spears
911 Claridge Park Drive
Morrow, GA 30260

7019 0700 0001 4782 9328

RE: Application for Insurance Producer License

Ms. Spears,

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

You submitted two identical applications for an individual resident insurance producer license to the South Dakota Division of Insurance ("Division") on February 10, 2020. On your answer to the application questions concerning criminal background, you indicated that you were the subject of misdemeanor and felony prosecutions. You indicated you had been convicted of a felony and had received an 18 U.S.C. 1033 waiver to operate in your home state. The documentation you provided regarding a 2013 criminal prosecution did not appear to be official and the other documentation appeared missing or obscured. The Division requested additional information on the various criminal charges for consideration which was not provided. Your past crimes include credit card fraud and you disclosed various past warrants involving fraud.

On the question regarding administrative actions, you noted that you had been the subject of administrative actions. You have been the subject of a 2018 Georgia administrative action for failing to disclose your criminal history, placing your license there on probation.

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), (6) and (8) for incompleteness, violating any insurance laws or rules of another state's insurance commissioner, having been convicted of a felony, 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

Maggie Dell
Assistant Director, Producer Licensing
South Dakota Division of Insurance

CC: Pamela Spears
2135 Eastview Pkwy
Conyers, GA 30013

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