



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

DIVISION OF INSURANCE

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

October 20, 2021

SENT VIA CERTIFIED MAIL

Toni Grant
7536 Calvin Ave
St Louis, MO 63136

RE: Application for Insurance Producer License

Dear Ms. Grant,

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

You submitted a renewal application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on October 5, 2020. You answered "no" to whether you had ever been subject to an administrative action. However, the Division conducted an investigation that revealed you were subject to an administrative action in North Dakota on October 2, 2020. After submitting your application, you were subject to administrative actions in New York on December 18, 2020, and Louisiana on April 14, 2021. You did not report any of these actions to the Division within thirty days of their taking place. The Division wrote you on February 24, 2021, asking for an explanation and for copies of relevant documents. You did not respond, so the Division wrote you again on May 26, 2021 and July 19, 2021. You eventually provided an incomplete response on September 7, 2021. The Division replied on September 15, 2021, again requesting copies of documentation. You never responded or provided the requested documents.

Based the above, your application is denied under SDCL 58-30-167(1), (3), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in a license application, violating any insurance laws or rules of the director or another state's insurance director, attempting to obtain a license through misrepresentation or fraud, 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 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
South Dakota Division of Insurance
Department of Labor and Regulation

CC: Toni Grant
13655 Riverport Dr
Maryland Heights, MO 63043