



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

November 1, 2021

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

SENT VIA CERTIFIED MAIL & FIRST-CLASS MAIL

Cynthia Nall
110 Dawson, St.
Brewton, AL 36426

RE: Application for Insurance Producer License/Denial

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 of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") May 14, 2021. On your application you answered "YES" to questions 1(a) and 1(b) indication that you have been convicted of a misdemeanor and a felony. You provided documentation that you have been charged with or found guilty of the following offenses:

- Felony, Possession of Controlled Substance – 2017
- Misdemeanor, Possession of Drug Paraphernalia – 2017
- Misdemeanor, Possession of Drug Paraphernalia – 2018
- Felony, Possession of Controlled Substance – 2019
- Felony, Possession with Intent to Distribute a Controlled Substance – 2019

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(2),(6) & (8) for violating any insurance laws or rules, subpoena, or order of the director; for having a felony conviction; 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 (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
CC: SANANTONIOLICENSING@ALLSTATE.COM