



March 19, 2021

SENT VIA CERTIFIED MAIL

Whitley Poullard
11201 Veterans Memorial Dr Apt 7103
Houston, TX 77067-3853

RE: Application for Insurance Producer License

Dear Ms. Poullard,

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 August 27, 2020. You answered "yes" to having been a party to a proceeding involving allegations of fraud, misappropriation of funds, or misrepresentation or breach of a fiduciary duty. On August 28, 2020, the Division sent you correspondence at the mailing and email addresses you provided and requested documentation and an explanation regarding the "yes" answer. No response was received, so correspondence was again sent making the same requests on September 15, 2020. Again, no response was received, so a third round of correspondence was sent on October 16, 2021. No response was received, but the Division found that you had uploaded a document on the NIPR warehouse on December 4, 2021 stating that your "yes" answer had been a mistake. An email was sent to you on December 23, 2020, but you did not respond. The Division attempted calling your work and phone numbers on January 14, 2021, but you neither picked up nor responded to the Division's voicemail. To date, the Division has never received a response to any of its correspondence.

Based on the above information, your application is denied under SDCL 58-30-167(1), (2), and (8) for providing incorrect, misleading, incomplete, or materially untrue information in a license application, violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent, 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.



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

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

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 (First Class Only): Whitley Poullard
12203 Old Walters Rd Apt 1025
Houston, TX 77014