



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

**DIVISION OF  
INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369  
[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

August 16, 2022

**SENT FIRST CLASS AND CERTIFIED MAIL**

Kimberly Du Vall Carter  
1121 Druid Road E.  
Apt. 1608  
Clearwater, FL 33756-4068

Re: Application for South Dakota Non-Resident Insurance Producer License

Dear Ms. Carter,

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 submitted an application for an individual non-resident insurance producer license to the South Dakota Division of Insurance (“Division”) on June 14, 2021. A second application was submitted on August 2, 2021. You answered “yes” to Question 1A asking if you had ever been convicted of a misdemeanor on both licensing applications. No documentation was provided to explain your answer.

The Division’s licensing department emailed you on June 15, 2021, and August 3, 2021, requesting an explanation for your answers and a copy of any documents to support that explanation. No response was received, and no documents were uploaded to the applications. Your applications were then turned over to the Division’s enforcement.

The Division wrote to you via email on August 12, 2021, requesting an explanation as to why the required information and documentation was not provided to the Division. A follow-up email was sent on September 30, 2021, regarding the second application submitted and asking for a response to the August 12, 2021, letter. The Division received no response and wrote a citation letter on June 6, 2022, which was sent via email, first-class mail, and first-class certified mail. No response was received. A call was placed to your phone number of record on June 30, 2022, in an attempt to contact you. A voicemail was left, requesting a return call or email. No response was received.

Therefore, your application is denied based upon SDCL 58-30-167(1) and (2) for providing incomplete information in the license application and violating any insurance laws, rules, or order of the state's insurance director.

Please note that this denial is considered an administrative action which will be reported to the data base 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



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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 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,

Tony Dorschner, *Assistant Director Producer Licensing*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

CC: [fraserct4181@gmail.com](mailto:fraserct4181@gmail.com)  
[ckimberly0317@gmail.com](mailto:ckimberly0317@gmail.com)