

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

SENT VIA CERTIFIED MAIL & FIRST-CLASS MAIL

Chandra Holley Whitehurst 328 Paxton St. Elizabeth City, NC 27909

RE: Application for Insurance Producer License/Denial

Dear Chandra Holley Whitehurst,

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 of an individual non-resident insurance producer license to the South Dakota Division of Insurance ("Division") October 18, 2021. On your application you answered "YES" to questions 1B indicating that you have a felony conviction. You supplied some of the required information that showed that you have been charged with or found guilty of the following crimes:

1997 Felony – Child Abuse 2002 Felony – Possession of Cocaine with Intent to distribute

Due to your application missing some of the required information and documentation, the Division wrote to you via email, on January 21, 2022, requesting the missing information. You failed to respond, so on February 25, 2022, the Division wrote to you via certified mail, advising you that you have violated the South Dakota Insurance Code for failing to respond and again asking for an explanation. Having again failed to receive a response, on April 1, 2022 the Division called the phone number your provided and left you a voicemail indicating that additional information was needed to process your application, and if you failed to provide the documentation your license would be denied. As of the date of this letter, the Division still has not received a response from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167 (2),(6), & (8); 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.

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,

Jill Kruger

Deputy Director

Jue Kuger

South Dakota Division of Insurance Department of Labor and Regulation

CC: <u>chanda.holley.whitehurst.211987@uhc.com</u>

chandaholley@gmail.com