



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)

May 23, 2022

**SENT VIA CERTIFIED MAIL**

Anakaren Trevino  
8910 Lady Di Loop  
Laredo, Texas 78045

RE: Application for Non-Resident Insurance Producer License

Dear Ms. Trevino,

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 nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on November 5, 2021. You answered "yes" to question 1A of the licensing application asking if you had convicted or charged with a misdemeanor criminal offense. You also answered "yes" to question 1B of the licensing application asking if you had ever been convicted or charged with a felony criminal offense. There was additional documentation of a records check and two short explanations with the application further explaining the answers.

On January 10, 2022, the Kansas Insurance Department reviewed your application for a nonresident insurance producer license. The Kansas license was denied based on the failure to provide required documentation regarding misdemeanor and felony convictions and the failure to respond to the Kansas Insurance Department. The Kansas denial was not sent to the Division to update your application.

The Division wrote to you on February 4, 2022, asking you provide a written explanation regarding why the required information and documentation was not provided, copies of the charging documents, and documentation regarding demonstration of expungement of the charges. This letter was sent via email, which was returned as undeliverable, and through the mail. The Division received no response from you and wrote a citation letter on March 8, 2022. The Division received no response. An attempt was made to call you, but the Division was unable to reach you.

Based on the above information, your application is denied under SDCL § 58-30-167(1), (8), and (9) for providing incomplete information in the license application, using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere, conduct of business, and having a license denied in another 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.



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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*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

CC: Anakaren Trevino  
2451 Monarch Dr.  
Laredo, TX 78045

Anakaren Trevino  
1315 E. Hillside Rd., Apt. 49  
Laredo, TX 78041