



January 3, 2023

**SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL**

Crystal Dean  
6189 Swabia Ct.  
Stone Mountain, GA 30087

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 an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on September 1, 2022. On your application, you answered "YES" to questions 1A and 1B, indicating you have previously been convicted of both a felony and a misdemeanor. You also answered yes to questions 2 indicating that you have named in administrative action. You provided documentation that showed that you were charged with or found guilty of Felony Criminal Possession of Forged Instruments. And you further provided documentation showing that you have an administrative action in Georgia and that Georgia also issued you a 1033 waiver.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and for violating SDCL 58-30-167(2),(6), & (8), for violating the insurance laws or rules of South Dakota or any other state; and for having been convicted of a felony; 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 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 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/insurance](http://dlr.sd.gov/insurance)

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,

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

CC: [croberts984@gmail.com](mailto:croberts984@gmail.com)