



January 3, 2023

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Summer Orellano
696 Buck Creek Rd.
Crossville, TN 38555

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 August 25, 2021. On your application, you answered "YES" to questions 1A indicating you have previously been convicted of a misdemeanor. However, you failed to include the required documentation regarding your criminal convictions. Additionally in reviewing your application it was discovered that the State of New York had denied your application for licensure in their state.

Due to this discrepancy with your application, on August 26, 2021, the Division wrote to you asking for an explanation. You failed to respond, but did upload some documentation to the Document Warehouse. Having failed to receive a direct response, on August 29, 2022, the Division called and spoke to you on the phone and received some updated contact information for you. On August 29, 2022 the Division wrote to you using the updated contact information. Having again failing to receive a response, on September 20, 2022 the Division wrote to you via certified mail, asking for an explanation. As of the date of this letter, the Division has not received any response from you concerning your application.

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(1),(2) & (9), for providing incorrect or incomplete information on your application; for violating the insurance laws or rules of South Dakota or any other state; and for having an insurance license denied or revoked in another state.



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

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.

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: summerlove425@icloud.com

Summer Orellano
815 Brook Meadow Ln
Pensacola, FL 32514