



September 18, 2024

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Sarah Davis  
[REDACTED]

Tea, SD 57064

RE: Application for Insurance Producer License

This letter is to notify you that your application to renew your licensure as a resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for an individual resident insurance producer license to the South Dakota Division of Insurance ("Division") September 8, 2024. On your answers to the application questions, you answered "Yes" to the question 1B concerning felony and convictions. In reviewing your application, it was discovered that you also had misdemeanor convictions, and that you answered question 1A incorrectly. You did not initially include all the required documentation with your application. However, you eventually provided the necessary records which show that you have been charged with or found guilty of the following offenses:

- 2011 Driving under the influence (x2)
- 2011 Ingestion of substance other than alcohol
- 2011 Open Alcohol container in vehicle
- 2011 Possession of Alcohol by a minor (x2)
- 2012 Petty Theft
- 2012 Domestic Abuse-Simple Assault
- 2014 Driving with no license
- 2017 Driving with a suspended license
- 2017 Possession of altered or invalid license
- 2017 Failure to maintain financial responsibility
- 2018 Driving under the influence
- 2018 Failure to stop after accident
- 2018 Driving under the influence, 3rd Felony
- 2019 Driving under the influence, 4th Felony
- 2019 Driving with a revoked license (x3)
- 2019 Ingestion of a controlled substance, Felony

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 based upon SDCL 58-30-167(1)(2) & (6) violating any insurance laws or rules; providing incorrect, misleading, incomplete, or materially untrue information in the license application, and for having been convicted of a felony.



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)

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,

Tony Dorschner

*Assistant Director*

*South Dakota Division of Insurance*

*Department of Labor and Regulation*

Cc: 