



November 25, 2024

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Lauren Lewis  
9264 E River Dr  
Navarre, FL 32566-2538

RE: Application for Insurance Producer License

Dear Ms. Lewis,

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

You submitted a renewal application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on May 4, 2024. Prior to receiving your renewal application, the Division received a fraud referral notice from one of your previously appointed insurers. On May 16, 2024, the Division wrote to you asking for an explanation regarding the fraud referral. You responded on June 14, 2024, stating that it was a simple late payment issue and provided information that was inconsistent with the information the Division had received from the insurer. Additionally, the information you provided also showed you sold policies for an insurer that you have never been appointed with. After confirming with the insurer, the Division sent you a follow-up letter on June 26, 2024, asking you for an explanation of the discrepancy. Having failed to receive a response, on July 19, 2024, the Division sent you a cite letter, advising that failing to respond timely to the Division is a separate violation of the South Dakota Insurance Code. Having again failed to receive a response, on September 11, 2024, the Division sent you a final cite letter, stating that if requested documents were not received by October 11, 2024, your application would be denied. As of the date of this letter, the Division still has not received any response from you.

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(2)(8), 58-30-175, and 58-33-66(1)(2), for violating any insurance laws or rules; for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; acting as an agent for an



insurer without being appointed; failing to respond to an inquiry from the Division within twenty days; and knowingly supplying the Division with false, misleading, or incomplete information.

This denial is considered an administrative action and will be reported to the database maintained by the National Association of Insurance Commissioners. When an administrative action occurs, an insurance producer may be required to report the action to all states in which an insurance license is held 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 renewal application for licensure.

Sincerely,

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

Cc: Lauren Lewis  
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