



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)

July 31, 2024

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Allison M Cruz  
[REDACTED]

Fredericksburg, VA 22405

RE: Application for Insurance Producer License

Dear Allison M Cruz,

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 non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on May 9, 2025. On your answers to the application questions, you answered "Yes" to question number 1b regarding felony convictions and question 2 regarding administrative actions. On July 17, 2024, you were convicted of a felony and sentenced to 5 years of incarceration with 4 years, 11 months and 10 days suspended upon completion of 5 years of probation. On April 4, 2025, the Virginia Division of Insurance issued you a license with the condition that you will be placed on probation for three years.

Based on the above information, your application is denied based upon SDCL 58-30-167 (2) & (6) for any of the above-cited reasons.

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: [REDACTED]