

## **DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369 dlr.sd.gov/insurance

August 18, 2025

## SENT CERTIFIED MAIL & FIRST-CLASS MAIL

Emily Quesada

RE: Insurance Producer License Application

Emily,

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

You submitted an application for an insurance producer license to the South Dakota Division of Insurance ("Division") on April 2, 2025. In reviewing your application, it was discovered that you failed to respond to a previous inquiry from the Division.

Based on this discovery, on April 9, 2025 the Division wrote to you asking for you to provide a response. Having again failed to receive a response, the Division wrote to you on May 22, 2025, via certified mail, again asking for a response and for an explanation on why you failed to respond to the Division's previous letter. Both of the Division's letters were returned with "doesn't live here" written on them.

Based on the above information, your application is denied pursuant to SDCL 58-30-157 and ARSD 20:06:01:03 and 20:06:01:04 for not being in good standing.

This denial is considered an administrative action and will be reported to the database maintained by the National Association of Insurance Commissioners. You may be required to report the action in accordance with the timeframes and requirements of each state in which you hold an insurance license.

Pursuant to SDCL 58-30-168, you may make a written request to the Division of Insurance within 30 days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your license application.

Sincerely,

Tony Dorschner, Assistant Director

South Dakota Division of Insurance

South Dakota Department of Labor and Regulation