



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

October 5, 2020

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

**SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL**

Alyssa G Widener  
101 Armor Ct. Apt. 304  
Fredericksburg, VA 22406-6473

7015 1520 0003 3179 8178

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 of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") May 18, 2020. On your application you answered "YES" to being convicted of a felony and a misdemeanor. You provided documentation regarding a felony conviction for a possession of a controlled substance but nothing regarding a misdemeanor conviction.

Due to this discrepancy, the Division wrote to you May 22, 2020 for a written explanation. Your company responded on your behalf on May 22, 2020, with documentation for a misdemeanor conviction of drinking alcohol during school hours and possessing alcohol while underage. You also provided additional information regarding your felony conviction, showing that you plead no-contest, and that the charge may be dismissed in August 2020. So, on May 26, 2020, the Division wrote to asking for a detailed explanation why you a believe a license should be granted. Having failed to receive a response, on June 23, 2020 the Division sent you a cite letter via certified mail, again asking for an explanation and informing you that it was a violation of the South Dakota Insurance Code to not respond to the Division within 20 days. Having again failed to receive a response, on July 23, 2020 the Division called and spoke to and advised you that response was due. You responded on July 24, 2020. On August 26, 2020 the Division wrote to you via email and requested official documentation if your felony charge had been dismissed. You failed to respond, so on September 22, 2020 the Division sent you a second cite letter, again asking for the documentation and advising you that it was a violation of the South Dakota Insurance Code to not respond to the Division within 20 days To date the Division still has not received a response or an explanation regarding your lack of communication or criminal history.

Based on the above information, your application is denied because you have been determined not be in good standing under ARSD 20:06:01:03 and based upon SDCL §§ 58-30-167(6) and (8) for having been convicted of a felony and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;

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,

*Maggie Dell*

Maggie Dell  
Assistant Director  
South Dakota Division of Insurance  
Department of Labor and Regulation

Cc: AWidener@geico.com

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