



Division of Insurance
Tel: 605.773.3563
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www.dlr.sd.gov/insurance

March 25, 2014

SENT VIA CERTIFIED MAIL

Luke Turner
355 N. Vassar Street
Wichita, KS 67208-3220

RE: Application for Insurance Producer License

Dear Mr. Turner,

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 an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on December 19, 2013. On your answer to the application questions concerning criminal proceedings, you indicated that you are or were subject to a criminal proceeding. You did not include any explanation or copies of the criminal proceedings, although you stated that the same would be provided via the NIPR reporting website.

The Division first wrote to you on December 20, 2013 via e-mail to provide documentation concerning the criminal proceedings and to provide an explanation on the details. On January 9, 2014, the Division sent you a letter concerning the above. To date, there has been no response from you.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1) for incompleteness.

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,

A handwritten signature in black ink that reads 'Johanna Nickelson'. The signature is written in a cursive, flowing style.

Johanna Nickelson, CPA
Assistant Director - Financial & Licensing
South Dakota Division of Insurance
Department of Labor and Regulation