



Division of Insurance
Tel: 605.773.3563
Fax: 605.773.5369
www.dlr.sd.gov/insurance

February 23, 2015

SENT VIA CERTIFIED MAIL

William Brown
212 Candleberry Circle
Hot Springs, Arkansas 71913

RE: Application for Insurance Producer License

Dear Mr. Brown,

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 November 5, 2014. On your application, you indicated that you have been charged, had a judgment deferred, or been convicted of a felony. You provided the Division with court documents concerning this felony conviction for your fourth DWI. These documents disclosed you have been charged with misdemeanors for leaving the scene of an accident and for driving on a suspended license. However, you answered "No" to having been charged or convicted of a misdemeanor on your application.

You also disclosed in your application that you were charged with possession of a loaded weapon in a national park and theft. You did not provide any documents to demonstrate the resolution of these charges or any final judgment.

The Division wrote to you on November 6, 2014, and December 8, 2014, requesting you provide a copy of any charging or court documents concerning the arrests for having a loaded firearm in a national park and for theft. The Division also requested you provide an explanation why the documentation was not previously provided to the Division. You failed to respond to these inquiries and provide the required documents.

Based on the above information, your application is denied pursuant to SDCL § 58-30-167(1), (3), and (6) for providing incorrect, misleading, incomplete and materially untrue information, and for attempting to obtain a license through misrepresentation or fraud, and for having been convicted of a felony.

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 cursive script that reads "Johanna Nickelson".

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