



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
[www.dlr.sd.gov/insurance](http://www.dlr.sd.gov/insurance)

January 11, 2017

SENT VIA U.S. FIRST CLASS MAIL

William Lowell  
1476 US HWY 148  
Scandia, KS 66966

RE: Nonrenewal of Insurance Producer License

Dear Mr. Lowell,

This letter is to notify you that the South Dakota Division of Insurance ("Division") is not renewing your nonresident insurance producer's license in South Dakota. The reason for the nonrenewal is as follows:

You submitted a renewal application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on November 17, 2016. Your license in South Dakota expired on November 30, 2016.

In reviewing your application it was discovered that you violated South Dakota law by soliciting and selling insurance policies without a proper and valid appointment. Pursuant to SDCL § 58-30-175, all insurance producers must be properly appointed by the general insurer before they can solicit or sell any policies under the name of the general insurer. You sold or solicited insurance policies in the State of South Dakota for State Mutual Insurance Company throughout May 2016 without a proper appointment to do so.

Based on the above information, your license is non-renewed based upon SDCL § 58-30-167(2) & (8) for violating SDCL § 58-30-175.

Please note that this nonrenewal 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 30 days of the date of this denial for a hearing to determine the reasonableness of this decision to nonrenew your license.

Sincerely,

A handwritten signature in black ink that reads 'Johanna Nickelson'.

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