



August 15, 2018

Wilbur Edgar ~~Steg~~ III  
9635 Philadelphia RD  
Rosedale, MD 21237-4158

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 2576

RE: Application for Insurance Producer License

Dear Mr. Steg,

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 April 10, 2018. On your answer to the application question concerning administrative actions, you indicated you had not been involved in an administrative proceeding. However, you were the subject administrative actions in Florida, Louisiana, Georgia, and California involving monetary penalties or license revocations. You also did not provide required follow-up documentation to the Division.

The Division wrote to you on April 25, 2018 to request written explanations regarding inconsistent, incomplete, and incorrect information that were submitted. The Division requested documentation regarding misdemeanor and felony convictions and administrative actions and advised that uploading these documents to the Warehouse will not be considered a response. On April 27, 2018, the Division received an email stating that all documents had been uploaded to the Warehouse. The Division responded that the requested information must be submitted.

The Division wrote to you on May 25, 2018 advising that you were in violation of SDCL § 58-33-66(1) for failure to respond to the Division's previous request. To date, there has been no explanation or disclosure from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (3), and (9), 58-30-193, and 58-33-66(1) for incompleteness, violating another state's insurance laws, attempting to obtain a license through misrepresentation, for having your license denied in another state, for failure to report your administrative action, and for failing to respond to the Division timely within twenty (20) days.

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.



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

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

Sincerely,

Dan Nelson, *Assistant Director*  
*South Dakota Division of Insurance*  
*South Dakota Department of Labor and Regulation*