

March 23, 2020

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

Layne Meriwether  
1991 S. 4650 W.  
Salt Lake City, UT 84104

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 applied to renew you individual nonresident insurance producer license to the South Dakota Division of Insurance (“Division”) on September 10, 2019. You answered “NO” to question 2, “Have you ever been named in an administrative action.” In reviewing your application, it was discovered that you have been named in an administrative action in California in 2019.

Thus, on September 11, 2019 the Division wrote to you regarding the discrepancy in your application. Having failed to receive a response, the Division sent you a cite letter via certified mail on October 15, 2019 again asking for an explanation for the discrepancy in your application and informing you that you had violated in the South Dakota Insurance Code by not responding to the Division within 20 days. Having again failed to receive a response, on November 19, 2019 the Division called your phone number or record and left you a voicemail informing you that a written response was due no later than November 25, 2019 or your license would be denied. To date the Division still has not received a response or explanation for the discrepancies in your application or lack of communication with the Division.

Based on the above information, your application is denied for violating SDCL 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; SDCL 58-30-167(2) violating the insurance laws or rules of South Dakota or any other state; SDCL 58-30-167(8) for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and SDCL 58-30-167(9) for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state.

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

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