



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

March 6, 2020

CERTIFIED MAIL & FIRST-CLASS MAIL

William Turner
1840 Enderly Dr.
Columbus, OH 43219-1122

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 October 8, 2019. On your answers to the application questions, you answered "Yes" to the question concerning administrative actions. You were the subject of administrative actions in the State of Ohio in 2018 where you paid a civil penalty; 2014 where you paid a monetary penalty; 2012 where your license was suspended for 90 days; and 2010 where your license was suspended for 180 days for improperly withholding premium funds. You provided documentation of your 2010 Ohio administrative action with your application, but you failed to provide documentation of the other three administrative actions.

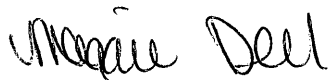
Due to your administrative actions, the Division wrote to you on October 30, 2019 via email to request a written explanation regarding incorrect, misleading, or incomplete information that was submitted with your application, a written statement of the facts and circumstances of the administrative actions, and copies of the orders, consent orders, or other relevant legal documents relating to all administrative actions. Having failed to receive a response from you, the Division wrote to you on December 5, 2019 via certified mail, regular mail, and email requesting a response to the Division's previous correspondences. To date, the Division has not received a response from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; violating the insurance laws or rules of the State of South Dakota and another state; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and having an insurance producer license, or its equivalent, denied, suspended, or revoked in another 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 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 "Maggie Dell". The signature is written in a cursive, flowing style.

Maggie Dell, *Assistant Director*
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation

Cc: William.Turner@meridianIFG.com