March 12, 2021

SENT VIA CERTIFIED MAIL

Sarah Wendland
802 E County Line Rd Trlr 38
Des Moines, IA 50320-6601

RE: Application for Insurance Producer License   7018 2290 0001 3527 3464

Dear Ms. Wendland,

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 July 24, 2020. You answered "yes" to having been charged with or convicted of a misdemeanor. You provided documentation of an Iowa 2001 Peggy Sue charge that was dismissed August 9, 2001, an Iowa 2016 Livestock Neglect charge that was dismissed on May 30, 2017, and an unidentifiable 2019 Iowa criminal case that was dismissed without prejudice on April 4, 2019. On August 5, 2020, the Division sent correspondence to the mailing an email addresses provided in your application and asked for further information and documentation on your 2019 charge, the charging document for your Livestock Neglect charge, and an explanation on why this was not provided. The Division's mail was returned with a USPS card stating that your address had changed, and the Division's email was never answered. The Division resent its correspondence on August 19, 2020 to your email and new and old mailing addresses with a request that you update your mailing information and provide an explanation on why an incorrect address had been provided.

The Division again received no response and again sent correspondence on September 8, 2020. You responded via email on October 20, 2020, stating that your licensing department was handling getting the Division the requested documents and inquiring how you could help. The Division responded on October 22, 2020 that you were ultimately responsible for answering all of the Division's inquiries and providing all of the requested documentation. To date, the Division has not received the requested information or documentation.

Based on the above information, your application is denied under SDCL 58-30-167(1), (2), and (8) for providing incorrect, misleading, incomplete, or materially untrue information in a license application, violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent, and using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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 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

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

CC (First Class Only):   Sarah Wendland
                              1614 Roland Ave
                              Chariton, IA 50049

                              Sarah Wendland
                              1200 Locust St
                              Des Moines, IA 50391

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PS Form 3800, April 2015 PSN 7530-02-000-9047   See Reverse for Instructions

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