



November 10, 2022

SENT FIRST CLASS AND CERTIFIED MAIL

Titilayo Abeni Cogdell
1813 Coral Heights Lane
Fort Lauderdale, FL 33308

Re: Application for South Dakota Non-Resident Insurance Producer License

Dear Mr. Cogdell,

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for an individual non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on May 27, 2022. You answered following questions as "no":

- Question 1A of the licensing application asking if you had ever been convicted of a misdemeanor;
- Question 1B of the licensing application asking if you had ever been convicted of a felony; and
- Question 2 of the licensing application asking if you had ever been named or involved as a party in an administrative proceeding.

In reviewing your application, it was discovered that you have been named in administrative actions, a misdemeanor action, and a felony action. Documents were uploaded to the online platform but were not disclosed in your application.

Due to this discrepancy, the Division wrote to you on July 22, 2022, requesting an explanation as to why incomplete information was given in the application. The Division received no response and wrote a citation letter on August 12, 2022, which was sent via email, first-class mail, and first-class certified mail. No response was received, and one of the letters sent to the address of 1813 Coral Heights Lane in Fort Lauderdale, Florida, was returned as "Unable to Forward." A call was placed to your home phone of record on September 12, 2022, in an attempt to contact you. The Division was informed that you no longer needed a non-resident insurance license in South Dakota. You were informed that a written request to withdraw the application would be needed to proceed. No withdrawal request was received, and the Division called on September 19, 2022. A voicemail was left, informing you that the file would be referred for denial as a response or withdrawal request had not been received. No response has been received.

Therefore, your application is denied based upon SDCL 58-30-167(1), (2), and (6) for providing incomplete information in the license application, violating any insurance laws, rules, or order of another state's insurance director, and having been convicted of a felony.

Please note that this denial is considered an administrative action which will be reported to the data base 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



SOUTH DAKOTA
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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 deny your application for licensure.

Sincerely,

Tony Dorschner, *Assistant Director Producer Licensing*
South Dakota Division of Insurance
Department of Labor and Regulation

CC: Titilayo Abeni Cogdell
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Fort Lauderdale, FL 33304

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