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 the renewal of your individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on August 31, 2018. On your application you answered "NO" to having any new administrative actions that you have not previously disclosed to the Division. In investigating your application, it was discovered that you have two new administrative actions that you failed report; one from the state of Wisconsin, and one from the state of Maine.

The Division wrote to you on September 5, 2018, via us mail and email, requesting that you provide the required documentation and written explanation of the two administrative actions. Having failed to receive a response, on October 9, 2018, the Division sent you a certified letter, indicating that you violated the insurance laws of the State of South Dakota by not responding the first letter and email, and informing you that that the Division still needed the official documentation and a written explanation regarding the administrative actions. Having again failed to receive a response, on October 31, 2018 the Division attempted to call you on the number listed on your application, however, the Division was unable to reach you or leave you a voicemail. To date, the Division has not received a response from you regarding your administrative actions or an explanation for your lack of communication with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),(8),(9), 58-30-193, and 58-30-66 for providing incorrect, misleading, incomplete, or materially untrue information in your license application; violating the insurance laws or rules of the State of South Dakota and/or 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; having an insurance producer license, or its equivalent, denied, suspended, or revoked in another state; failing to report an administrative action taken against the insurance producer in another jurisdiction within in 30 days; and failing to respond to an inquiry from the Division within 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.

Sincerely,

[Signature]

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