



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

February 20, 2019

John Ege
1910 Cavalier Way
Sioux City, IA 51109

SENT VIA CERTIFIED MAIL

7013 0600 0001 9743 0977

RE: Application for Insurance Producer License

Dear Mr. Ege,

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 September 23, 2018. On your answers to the application questions, you answered "No" to all questions. In investigating your application, it was discovered that you were a party to administrative actions in the state of Iowa in 2013 and 2006.

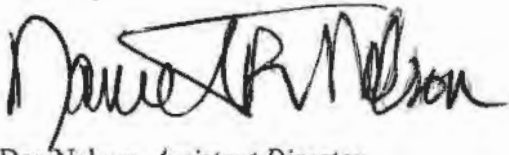
The Division wrote to you on September 25, 2018 to request written explanation regarding why you provided incorrect, misleading, or incomplete information, an explanation surrounding the circumstances of the administrative actions, and a copy of the order, consent order, or other relevant document. You responded on September 26, 2018 with documentation of the 2013 administrative action, but you failed to provide written explanations regarding the information in the application and the surrounding circumstances of the administrative actions. On September 27, 2018, the Division received documentation of the 2006 administrative action via a third party. After receiving an incomplete response from you, the Division wrote to you on September 28, 2018 requesting the same explanations. You responded on October 2, 2018. The Division wrote to you on October 30, 2018 requesting an explanation of your potential conduct of selling, soliciting, or negotiating insurance in South Dakota without a license. You responded the same day, and you admitted to filling out an application for a South Dakota consumer.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (8), (9), and 58-30-143 for providing incorrect, misleading, incomplete, or materially untrue information in a 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; and for selling, soliciting, or negotiating insurance in South Dakota without a license.

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, appearing to read "Dan Nelson". The signature is written in a cursive style with a large, sweeping initial "D".

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