



September 30, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Casey Johnson
2201 NE Ewing Cir.
Grimes, IA 50111

7019 0700 0000 9717 5285

RE: Application for Insurance Producer License/Denial

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 applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on May 30, 2019. You answered "YES" to questions indicating that you have been convicted/plead guilty to a misdemeanor. You failed to provide required documentation for your misdemeanor convictions.

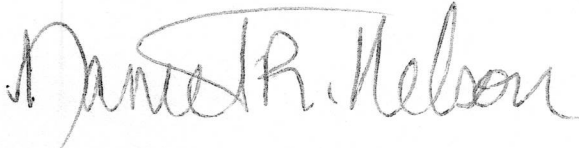
Thus, the Division wrote to you on May 31, 2019 via email, asking you to provide the required documentation. Having failed to receive a response, the Division wrote to you again on June 24, 2019 via email and regular mail, asking you to provide the required documentation and requesting an explanation for why you failed to respond to the Division's previous correspondence. Having again failed to receive a response, the Division again wrote to you on July 29, 2019 via certified mail and email, asking you to provide the required documentation and for an explanation for your lack of communication. You did call the Division on July 31, 2019 and you were informed that documentation for all your misdemeanor offenses was to be submitted to the Division. As of the date of this letter, the Division still has not received the required documentation regarding your misdemeanor offenses, nor has there been an explanation for your lack of communication with the Division.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and for violating SDCL § 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; SDCL § 58-30-167(2) violating the insurance laws or rules of South Dakota or any other state; and for violating SDCL § 58-30-167(8) for 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 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 cursive script that reads "Daniel R. Nelson". The signature is written in dark ink and is positioned above the typed name and title.

Daniel R. Nelson, Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation

Cc: casey.johnson@bankerslife.com