



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

May 3, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Steven Wilner
375 Molino Ave
Mill Valley, CA 94941

7013 0600 0001 9742 3825

RE: Application for Insurance Producer License/Denial

Dear Mr. Wilner,

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 January 11, 2019. On your application, you answered "NO" to having been named in an administrative action, and "NO" to having any criminal convictions. While investigating your application it was discovered that you have an administrative action from the state of South Carolina due to some criminal proceedings.

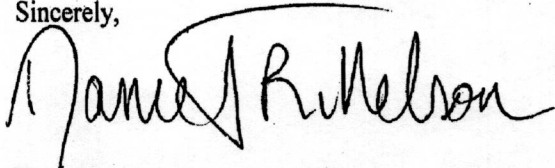
Thus, on January 23, 2019 the Division wrote to you via email, asking you to provide a written explanation and documentation for your administrative action and any convictions, and to explain why this information was not included with your application. Having failed to receive a response, the Division wrote to you again on February 14, 2019, sending you a Cite Letter via certified mail and email, informing you again that we needed documentation of your administrative action and any convictions, and advising you that all producers must respond to the Division's inquiries within 20 days. Having again failed to respond, the Division called you on March 26, 2019 and advised you that we still needed documentation. You did respond on March 28, 2019, simply stating that you have the documents, but could not provide them because "I am away from home." To date, there has been no explanation for the incorrect information provided with your application, no explanation regarding any potential criminal convictions you may have, and no explanation for your lack in communication with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),(3),&(8) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; for violating any insurance laws or rules, of this or of another state attempting to obtain a license through misrepresentation or fraud; and 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 black ink that reads "Daniel R. Nelson". The signature is written in a cursive style with a large, sweeping initial "D".

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