



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369 | dlr.sd.gov/securities

February 24, 2023

SENT VIA FIRST CLASS MAIL & CERTIFIED MAIL

Darryl Columbus
419 Otter Drive
San Antonio, TX 78227

RE: Application for Insurance Producer License

Mr. Columbus,

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

You submitted an application to the South Dakota Division of Insurance ("Division") for an individual insurance producer license on August 26, 2022. You answered "yes" regarding questions about felonies. The Division conducted an investigation of your application, where you provided none of the required documentation. The Division requested documentation, and you provided some records of a 2005 felony for making terroristic threats to the public or government that was reduced to a misdemeanor. The Division sent a request on October 21, 2022 via mail and e-mail for documentation showing the final judgment in that case. You responded by e-mail the same day, providing the same information as before but not providing the materials required by the Division. The Division attempted to clarify that the information sent was duplicative and additional information is required, to which you responded "Ms. Pease-- If you don't information sent to you; don't ASK FOR IT, and it will n ot be sent.. [sic]". Later, on November 10, 2022, in an e-mail with a subject line of "South Dakota Motor Vehicles Division", you sent the Division of Insurance's investigator an invitation to refer customers through a network called "Alignable". To date, you have not responded to the Division with the requested information.

Based on the above information, your application is denied under SDCL 58-30-167(1) and (8) for providing incorrect, misleading, incomplete, or materially untrue information in the license application 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 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 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 "Tony Dorschner".

Tony Dorschner
*Assistant Director Producer Licensing
South Dakota Division of Insurance*