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

DIVISION OF INSURANCE
Tel: 605.773.3563 | Fax: 605.773.5369
dlr.sd.gov/insurance

September 11, 2026

CERTIFIED MAIL & FIRST-CLASS MAIL

Michael Watkins
[redacted]

RE: Insurance Producer License Renewal Application

Mr. Watkins,

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

> You submitted an application to renew an insurance producer license to the South Dakota Division of Insurance ("Division") on July 1, 2026. On the application, you answered "Yes" to question number 1b regarding felony convictions and provided documentation of a felony conviction from 2004.

Based on the above information, your application is denied pursuant to SDCL 58-30-167 (2) & (6) & (8) and ARSD 20:06:01:03 and 20:06:01:04 for not being in good standing.

This denial is considered an administrative action and will be reported to the database maintained by the National Association of Insurance Commissioners. You may be required to report the action in accordance with the timeframes and requirements of each state in which you hold an insurance license.

Pursuant to SDCL 58-30-168, you may make a written request to the Division of Insurance within 30 days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your license application.

Sincerely,

Tony Dorschner

Tony Dorschner, *Assistant Director*
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation