



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

DIVISION OF INSURANCE

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

October 1, 2021

SENT VIA CERTIFIED MAIL

Desmond D. Graves
215 W. McClellan St
Sioux Falls, SD 57104

RE: Application for Insurance Producer License

Dear Mr. Graves,

This letter is to notify you that your application for licensure as a resident 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 August 3, 2021. You answered "yes" to whether you had ever been convicted of a misdemeanor and "yes" to whether you had ever been convicted of a felony. You did not initially provide all of the required documentation regarding your criminal history with your application. The Division conducted an investigation and verified that you were convicted of misdemeanor Intentional Damage to Property in violation of SDCL 22-34-1 and felony Unauthorized Possession of a Controlled Substance in violation of SDCL 22-42-5 on August 27, 2018. You were also convicted of felony Distribution of One Pound or More of Marijuana in violation of SDCL 22-42-7 on October 24, 2019. You were placed on probation for the 2018 convictions but had your probation modified on January 8, 2019 for failing a urinalysis. You were ordered incarcerated on October 24, 2019.

Based on the above information, your application is denied under SDCL 58-30-167(1), (2), (6), and (8) for providing incorrect, misleading, incomplete, or materially untrue information in a license application, violating any insurance laws or rules, subpoena, or order of the director, having been convicted of a felony, and 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,

Maggie Dell, *Assistant Director*
South Dakota Division of Insurance
Department of Labor and Regulation