



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
www.dlr.sd.gov/insurance

March 14, 2013

**SENT VIA CERTIFIED MAIL**

Trisha Chavis  
1276 Southridge Circle  
Rochester Hills, MI 48307

RE: Nonrenewal of Insurance Producer License

Dear Ms. Chavis,

This letter is to notify you that the South Dakota Division of Insurance ("Division") is not renewing your nonresident insurance producer's license in South Dakota. The reason for the nonrenewal is as follows:

You submitted a renewal application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on November 15, 2012. On your renewal application, you indicated that you had been convicted of a crime and when asked about administrative actions, you indicated "No." You had been the subject of an August 12, 2012 Wisconsin action involving a license denial.

The Division wrote to you on December 3, 2012 to provide a reason why you supplied incorrect, misleading, incomplete, or materially untrue statements in your insurance application concerning administrative actions, an explanation for the crime, documentation for the crime, and to provide documentation for the Wisconsin action. On January 4, 2013, the Division sent a letter citing SDCL §§ 58-33-68 and 58-33-66(1) for your failure to respond. To date, there has been no response from you.

Based on the above information, your license is not renewed based upon SDCL §§ 58-30-167(1), (2), (3), and (13) for incompleteness, violating insurance statutes or rules in South Dakota and/or Wisconsin, and attempting to obtain an insurance license through misrepresentation or fraud.

Please note that this nonrenewal 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 (30) days of the date of this denial for a hearing to determine the reasonableness of this decision to nonrenew your license.

Sincerely,

A handwritten signature in black ink that reads 'Wendell Malsam'. The signature is written in a cursive style with a long horizontal line extending to the right.

Wendell Malsam  
*Assistant Director - Financial & Licensing*  
*South Dakota Division of Insurance*