



Division of Insurance
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www.dlr.sd.gov/insurance

May 8, 2013

SENT VIA CERTIFIED MAIL

Keith Utermark
24151 SW 112th Ct.
Homestead, FL 33032

RE: Application for Insurance Producer License

Dear Mr. Utermark,

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 submitted an application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on March 13, 2013. On your answer to the application questions concerning administrative actions, you indicated that you had not been the subject of an administrative action. However, you were the subject of a 2009 Florida administrative action which was unreported. On the application question concerning criminal convictions, you answered "yes," but failed to supply the required documentation.

The Division wrote to you on March 14, 2013 to provide documentation on the administrative action and to provide an explanation as to why the application was completed with apparent false, misleading, or incorrect information. To date, there has been no response from you.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (2), and (3) for incompleteness, violating another state's insurance laws, and for attempting to obtain an application through misrepresentation or fraud.

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 (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 'Johanna Nickelson'. The signature is fluid and cursive.

Johanna Nickelson, CPA
Assistant Director - Financial & Licensing
South Dakota Division of Insurance
Department of Labor and Regulation