



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
[www.dlr.sd.gov/insurance](http://www.dlr.sd.gov/insurance)

June 17, 2014

**SENT VIA CERTIFIED MAIL**

Chris Pohlson  
5024 S Bur Oak Place  
Sioux falls, SD 57108

RE: Application for Insurance Producer License

Dear Mr. Pohlson,

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 resident insurance producer license to the South Dakota Division of Insurance ("Division") on March 28, 2014. After investigation of your application, the Division discovered that you wrote credit policies on loans without being licensed through your previous employers. You violated SDCL § 58-30-143 by previously selling, soliciting, or negotiating insurance without a license. Furthermore, you violated SDCL § 58-30-172 by accepting a commission, service fee, brokerage, or other valuable consideration for selling, soliciting, or negotiating insurance in this state without a license. Additionally, the Division discovered that you failed to disclose your prior misdemeanor charges when you were previously licensed in South Dakota from December 2008 to April 2010. The Division sent a request on May 7, 2014 to provide a detailed explanation of the misdemeanor incidents, for which you have failed to respond. You also failed to provide a current mailing address.

Based on the above information, your application is denied pursuant to SDCL § 58-30-167(1), (2), (3), and (8) for incompleteness, violating any insurance law, obtaining a license through misrepresentation or fraud, 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 (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 written in a cursive, flowing style.

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