



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

June 2, 2017

SENT VIA U.S. FIRST CLASS MAIL

David Judge
1410 Quanah Ct.
Allen, TX 75013

RE: Nonrenewal of Insurance Producer License

Dear Mr. Judge,

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 May 12, 2017. Your license in South Dakota expired on May 31, 2017.

In reviewing your application it was discovered the Division has an open investigation file regarding you because we received a NAIC fraud report. The fraud report indicates that you may have violated South Dakota law by failing to remit premium payments to the proper insurer. Pursuant to SDCL § 58-30-167, your insurance license may be revoked or not renewed for withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business. Additionally the Division has attempted to contact you on many occasions regarding the fraud report. You failed to respond to the Division's inquiries dated August 25, 2016 and September 30, 2016. Failing to respond to the Division within 20 days is a violation of SDCL §§ 58-33-66 & 58-33-68.

Based on the above information, your license is non-renewed based upon SDCL §§ 58-30-167(2),(4), & (8) for violating SDCL §§ 58-30-66 & 58-30-68.

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 30 days of the date of this denial for a hearing to determine the reasonableness of this decision to nonrenew your license.

Sincerely,

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