



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dir.sd.gov/insurance

September 26, 2018

SENT VIA U.S. CERTIFIED MAIL

7013 0600 0001 9741 7893

David Chessmore
14815 61st Ave NW
Cass Lake, MN 56633

RE: Denial of Insurance Producer License

Dear Mr. Chessmore,

This letter is to notify you the South Dakota Division of Insurance ("Division") is denying your non-resident insurance producer application, which was submitted to the Division on May 7, 2018. The reason for the denial is as follows:

You answered "yes" to having been convicted of a misdemeanor, "no" to having been named in an administrative proceeding, and "yes" to having been found liable in any lawsuit, arbitrations or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty. Our records indicate you were subject to an administrative action in the state of Wisconsin in 2017. The Division wrote to you on May 17, 2018 requesting an explanation as to why you provided incomplete information on the license application and requested documentation of the administrative action. A response was not received. The Division again attempted to contact you by mail and email on June 18, 2018. You called the Division, but to date have failed to provide any of the requested documents related to the administrative action.

Due to the above, your license application is denied pursuant to SDCL §§ 58-30-167(1) for providing incorrect or incomplete information in an application, 58-30-167(2) for violating any insurance laws or rules, 58-30-167(8) for using dishonest practices and demonstrating untrustworthiness, and 58-30-167(9) for having your license denied in another state.

Please note 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 license.

Sincerely,

Daniel R. Nelson
*Assistant Director- Property & Casualty
South Dakota Division of Insurance
Department of Labor and Regulation*