



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

May 3, 2019

David Sveum  
P.O. Box 741  
Eureka, SD 57437

**SENT VIA CERTIFIED MAIL**

7013 0600 0001 9742 3832

RE: Application for Insurance Producer License/Denial

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 applied for of an individual resident insurance producer license to the South Dakota Division of Insurance ("Division") on December 28, 2018. On your application you answered "YES" to having been convicted of a misdemeanor offense. However, you failed to include the required documentation for the misdemeanor conviction.

Thus, on January 22, 2019 the Division wrote to you via email asking you to provide the required documentation. Having failed to receive a response, the Division sent you a cite letter via certified mail, first class mail, and email, again asking for the information and informing you that you violated the insurance laws of South Dakota by not responding within 20 days. Having again failed to receive a response, on March 26, 2019, the Division called the phone number listed on your application but was unable to reach you. To date the Division still has not received any documentation regarding your misdemeanor convictions and has not received an explanation for your lack of contact with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),&(8) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; for violating any insurance laws or rules, of this or of another state; and for 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 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,

Daniel R. Nelson, *Assistant Director*  
South Dakota Division of Insurance  
Department of Labor and Regulation

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