



March 24, 2020

Shana Chism  
216 Ward St.  
Hot Springs, AR 71913-3638

CERTIFIED MAIL & FIRST-CLASS MAIL

7019 0700 0001 4782 7997

RE: Application for Insurance Producer License

Dear Ms. Chism,

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 September 19, 2019. On your answers to the application questions, you answered "No" to the question regarding misdemeanor convictions. On your answers to the application questions, you answered "Yes" to the question regarding felony convictions. You provided documentation of your misdemeanor criminal history with your application. While investigating your application, it was discovered that you failed to disclose your felony conviction with your September 23, 2015 and January 14, 2019 applications to the Division. On your September 23, 2015 application, you answered "Yes" to the question regarding misdemeanor convictions, and you answered "No" to the question regarding felony convictions. On your January 14, 2019 application, you answered "No" to all of the application questions. Due to the answers on your application, the Division wrote to you via email on September 20, 2019 to request documentation of the felony conviction. The Division received a copy of the felony conviction on the same day. Based on the documents provided, you have been convicted of the following offenses:

- 2014 Felony offense of Misprision of Felony
- 2005 Misdemeanor offense of Contempt of Court
- 2003 Misdemeanor offense of Failure to Vacate

Due to the answers on your application and your criminal history, the Division wrote to you via regular mail and email on September 23, 2019 to request a written explanation regarding why you provided incorrect, misleading, or incomplete information with your previous applications; a written explanation regarding why you provided incorrect, misleading, or incomplete information with your current application; and a written explanation regarding why you believe a South Dakota license should be granted. After failing to receive a response from you, the Division wrote to you via certified mail, regular mail, and email requesting a response to the previous correspondence. To date, the Division has not received a response from you.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (6), and (8) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; violating the insurance laws or rules of South Dakota; having been convicted of a felony; 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 days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your application for licensure.

Sincerely,

*Maggie Dell*

Maggie Dell, Assistant Director  
 South Dakota Division of Insurance  
 South Dakota Department of Labor and Regulation

Cc: seniorcareusa@seniorusa.net

Cc: Shana Chism  
 26 Cottonwood Ln.  
 Ward, AR 72176

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PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	