



Division of Insurance

Tel: 605.773.3563

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

February 18, 2016

**SENT VIA CERTIFIED MAIL**

Daryl Keesler  
2321 Birch Street  
Easton, Pennsylvania 18042

RE: Renewal Application for Insurance Producer License

Dear Mr. Keesler,

This letter is to notify you that your renewal application for licensure as a nonresident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted a renewal application for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on December 17, 2015. On your renewal application, you indicated that you were not involved in any prior administrative actions. However, you were subject to a 2015 Indiana administrative action and a 2015 North Dakota administrative action. In a December 30, 2015 email, the Division requested a copy of the administrative actions and an explanation as to why you failed to disclose the actions on your renewal application. You responded to that email with an explanation regarding prior misdemeanor violations. However, you answered "No" to having been charged or convicted of a misdemeanor on your original license application. Additionally, you failed to provide the information the Division requested in its December 30, 2015 email regarding the prior administrative actions.

Based on the above information, your renewal application is denied pursuant to SDCL § 58-30-167(1), (2), and (9) for providing incorrect, misleading, incomplete or materially untrue information on your renewal application and initial license application, having two administrative actions taken against your license by other jurisdictions, and for having your license suspended and revoked in another state.

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 renewal application for licensure.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Johanna Nickelson'. The signature is fluid and cursive, written over a horizontal line.

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

cc: Daryl Keesler  
7350 Tilghman Street  
Allentown, Pennsylvania 18106