



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

October 14, 2020

Lance Wayne Engelstad
921 Ashworth Place
Glendora, CA 91741

CERTIFIED MAIL & FIRST-CLASS MAIL

7015 1520 0003 3179 8260

RE: Application for Insurance Producer License

Dear Mr. Engelstad,

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 April 21, 2020. On your application, you answered "No" to all the questions, including the questions concerning administrative actions and misdemeanor convictions. While investigating your application, it was discovered that you were subject to administrative actions out of the State of California in 2016 and 2018, where California issued you a restricted license due to your misdemeanor criminal history and ordered the removal of those restrictions in 2018. You did not provide any documentation with your application.

Due to the incorrect response and incomplete application, the Division wrote to you on April 22, 2020 via regular mail and email to request a written explanation regarding why you provided incorrect, misleading, incomplete, or materially untrue information in the license application; a written statement explaining the circumstances surrounding the administrative actions; and a copy of the administrative action. You provided a response to the Division on April 22, 2020; however, you did not provide copies of the requested administrative actions. Therefore, on April 22, 2020, the Division requested copies of the California administrative actions. On May 15, 2020, the Division received copies of the California administrative actions, where California issued you a restricted license in 2016. The Division wrote to you on May 22, 2020 to request a copy of the charging document or Statement of Issues of your 2016 California administrative action. You provided the requested Statement of Issues on the same day. According to the Statement of Issues, the State of California issued you a restricted license due to your misdemeanor criminal history that includes a conviction of a hit and run. This criminal history was not disclosed on your application; therefore, the Division wrote to you on May 26, 2020 via regular mail and email to request a written explanation regarding why you provided incorrect, misleading, incomplete, or materially untrue information in the license application; a written statement explaining the circumstances of the incident; and a copy of the official document demonstrating the resolution of the charges or any final judgment. After receiving no response from you, the Division wrote to you on June 26, 2020 via certified mail, regular mail, and email requesting a response to the Division's previous correspondence. To date, the Division has not received a response from you.

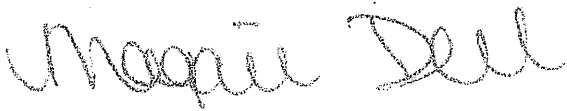
Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), (3), and (8) for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota and another state; obtaining or attempting to obtain a license through misrepresentation or fraud; 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, Assistant Director
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation

Cc: lengelstad68@gmail.com

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