

STATE OF MINNESOTA)
) ss.

AFFIDAVIT OF SERVICE BY U.S. MAIL

COUNTY OF RAMSEY)

Riddhi Mistry, being first duly sworn, deposes and says that on the sixteenth day of December she served the attached **NOTICE OF VIOLATION AND REQUEST FOR IMPOSITION OF 10-DAY LICENSE SUSPENSION** and a correct copy thereof in an envelope addressed as follows:

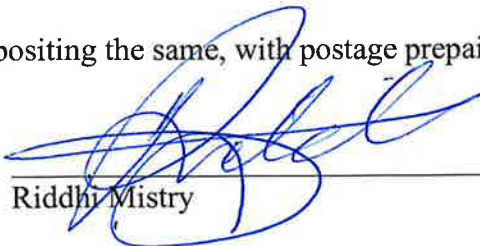
Dilla Sports Bar & Restaurant INC
d/b/a Dilla Sports Bar & Restaurant
1625 University Avenue West
Saint Paul, MN 55104
Attn: Beku Tufa

Beku Tufa
2360 East Franklin Avenue
Minneapolis, MN 55406

T H T Real Estate Llc
1625 University Avenue West
Saint Paul, MN 55104-3820

Hamline Midway Coalition
1600 University Avenue West
Suite 301
Saint Paul, MN 55104
Attn: Executive Director, Lisa Nelson

(which is the last known address of said person) depositing the same, with postage prepaid, in the United States mail at St. Paul, Minnesota.


Riddhi Mistry

Subscribed and sworn to before me
This 16th day of December 2025



Notary Public





December 16, 2025

**NOTICE OF VIOLATION AND
REQUEST FOR IMPOSITION OF 10-DAY LICENSE SUSPENSION**

Dilla Sports Bar & Restaurant INC
d/b/a Dilla Sports Bar & Restaurant
1625 University Avenue West
Saint Paul, MN 55104

Attn: Beku Tufa

RE: Liquor On Sale - 101-180 Seats, Liquor On Sale – Sunday, Entertainment (B) & Gambling Location license held by Dilla Sports Bar & Restaurant INC d/b/a Dilla Sports Bar & Restaurant for the premises located at 1625 University Avenue West in Saint Paul.
License ID # 20240000267

Dear Licensee:

The Department of Safety and Inspections ("Department") has recommended adverse action against the Liquor On Sale - 101-180 Seats, Liquor On Sale – Sunday, Entertainment (B) & Gambling Location license held by Dilla Sports Bar & Restaurant INC d/b/a Dilla Sports Bar & Restaurant ("Licensee") located at 1625 University Avenue West ("Licensed Premises").

Legal Basis for Action:

Saint Paul Legislative Code § 310.01, defines "Adverse Action" as:

"the revocation or suspension of a license, the imposition of conditions upon a license, the denial of an application for the grant, issuance or renewal of a license, the imposition of a fine, the assessment of the costs of a contested hearing, and any other disciplinary or unfavorable action taken with respect to a license, licensee, or applicant for a license. Adverse action includes any of the foregoing directed at one (1) or more licenses held by a licensee at any location in the city. Adverse action also includes disapproval of licenses issued by the state under statutory provisions which permit the governing body to disapprove the issuance of the license."



Saint Paul Legislative Code § 310.02(2)(a)(1) explains uniform procedures for applications to grant or issue a license:

"Form. All applicants for a Class N License issued pursuant to these chapters will make both original and renewal applications to the director on such forms as are provided by the department. Such applications will not be received by the director until the director deems the application meets the substantially complete criteria. Subsequently, issuance of a license cannot occur until insurance policies, bonds, deposits, sureties, and indemnifications or certificates required by these chapters, together with the certification required in paragraph 2 below are received and approved."

Saint Paul Legislative Code § 310.02(2)(e)(3) explains uniform procedures for revocation or suspension after application:

"

Revocation or suspension. If the director determines that the application for renewal does not meet all of the requirements of law or that there exist grounds for revocation or suspension of a Class N License, the director must follow the hearing procedures as outlined in Saint Paul Legislative Code Section 310.03."

Saint Paul Legislative Code § 310.03(m)(2)(12) states the tobacco presumptive penalty for intoxicating and nonintoxicating malt liquor violations:

Type of Violation	1 st	2 nd	3 rd	4 th
(12) Failure to comply with statutory, and ordinance requirements for liability insurance.	10-day suspension	Revocation	N/A	N/A

Minnesota Statutes § 340A.409, subd. 1, explains the insurance requirement:

"(a) No retail license may be issued, maintained or renewed unless the applicant demonstrates proof of financial responsibility with regard to liability imposed by section 340A.801. The issuing authority must submit to the commissioner the applicant's proof of financial responsibility. This subdivision does not prohibit a



local unit of government from requiring higher insurance or bond coverages, or a larger deposit of cash or securities. The minimum requirement for proof of financial responsibility may be given by filing:

(1) a certificate that there is in effect for the license period an insurance policy issued by an insurer required to be licensed under section 60A.07, subdivision 4, or by an insurer recognized as an eligible surplus lines carrier pursuant to section 60A.206 or pool providing at least \$50,000 of coverage because of bodily injury to any one person in any one occurrence, \$100,000 because of bodily injury to two or more persons in any one occurrence, \$10,000 because of injury to or destruction of property of others in any one occurrence, \$50,000 for loss of means of support of any one person in any one occurrence, \$100,000 for loss of means of support of two or more persons in any one occurrence, \$50,000 for other pecuniary loss of any one person in any one occurrence, and \$100,000 for other pecuniary loss of two or more persons in any one occurrence."

Factual Basis for Imposition of 10-day license suspension penalty:

Between November 24, 2025, to December 9, 2025, several emails were exchanged between Department Inspector Tom Ferrera, Licensing Specialist Jessica Henry, Insurance Agent Ross Carlson, and Licensee. These emails were sent regarding the liquor liability insurance lapse that took place on your License from October 18, 2025, to November 12, 2025. Mr. Ferrera informed you there was a decision by the Alcohol and Gambling Enforcement Division (AGED) to reinstate your license despite the insurance liability lapse. Nonetheless, the Saint Paul Legislative Code requires penalties to be imposed for the violation since you failed to cover the lapse in coverage.

Adverse Action Recommendation:

The Department will recommend a 10-day suspension of your license, as prescribed by Saint Paul Legislative Code § 310.03(m)(2)(12), for violations of Saint Paul Legislative Code §§ 310.02(2)(a)(1), 310.02(e)(3), and Minnesota Statutes § 340A.409, subd. 1.

You have three (3) options to proceed:

1. You can accept the penalty. If this is your choice, you should indicate it directly to the Department of Safety and Inspections at 375 Jackson Street, Ste. 220, St. Paul, Minnesota 55101-1806 no later than **December 26, 2025**. A self-addressed envelope is enclosed for your convenience. Acceptance of the penalty will be considered an admission to the violation and waiver of the hearing to which you are



entitled. This matter will then be placed on the City Council consent agenda for imposition of the recommended penalty of a 10-day suspension.

2. If you wish to admit the facts but you contest the penalty. You may have a public hearing before the City Council. You will need to send me a letter with a statement admitting to the facts and requesting a public hearing. I will need to receive your letter by **December 26, 2025**. The matter will then be scheduled before the City Council to determine whether to impose the 10-day suspension. You will have an opportunity to appear before the Council and make a statement on your own behalf.
3. If you dispute the facts outlined above, you may request a hearing before an Administrative Law Judge (ALJ). You will need to send me a letter disputing the facts and requesting an administrative hearing no later than **December 26, 2025**. At that hearing both you and the City will appear and present witnesses and evidence and will cross-examine each other's witnesses. After receipt of the ALJ's report and recommendation (usually within 90 days), a public hearing before the City Council will need to be scheduled. At that time, the City Council will decide whether to adopt, modify, or reject the ALJ's report and recommendation.

Please note: If you choose an administrative hearing, the Department reserves the right to request that City Council impose the costs of the administrative hearing per Saint Paul Legislative Code § 310.03(k).

If you have not contacted me by December 26, 2025, I will assume that you do not contest the imposition of the proposed adverse action of a ten (10) day suspension of your license. In that case, the matter will be placed on the City Council consent agenda for approval of the recommended penalty.

If you have questions about these options, please contact my Paralegal, Riddhi Mistry, at riddhi.mistry@ci.stpaul.mn.us or (651) 266-8835.

Sincerely,

Monica Shaffer
Assistant City Attorney
License No.: 0504708



SAINT PAUL
CITY ATTORNEY

OFFICE OF THE CITY ATTORNEY
LYNDSEY M. OLSON, CITY ATTORNEY

Civil Division, 15 Kellogg Blvd. West, 400 City Hall
Saint Paul, MN 55102
Tel: 651-266-8548 | Fax: 651-298-5619

Cc: Beku Tufa, 2360 East Franklin Avenue, Minneapolis, MN 55406
T H T Real Estate LLC, 1625 University Avenue West, Saint Paul, MN 55104-3820
Executive Director, Lisa Nelson, Hamline Midway Coalition, 1600 University Avenue West, Suite 301, Saint Paul, MN 55104

Attachments: Email Chain – 11/24/2025-12/09/2025
Saint Paul Legislative Code § 310.01
Saint Paul Legislative Code § 310.02(2)(a)(1)
Saint Paul Legislative Code § 310.02(2)(e)(3)
Saint Paul Legislative Code § 310.03(m)(2)(12)
Minnesota Statute § 340A.409, subd. 1.

Email Chain One (1) – With A&GE

Joseph Voyda

From: Henry, Jessica (DPS) <Jessica.Henry@state.mn.us>
Sent: Wednesday, December 3, 2025 8:50 AM
To: Tom Ferrara
Cc: Eric Hudak; Anderson, Allison (DPS)
Subject: RE: Dilla Sports Bar & Restaurant

Follow Up Flag: Follow up
Flag Status: Flagged

Think Before You Click: This email originated outside our organization.

Hi Tom,

I will get their license updated this morning to current. No need to send any new paperwork. I will keep the paperwork we received, and print off this email chain for our records.

They called me this morning to inquire about it. I let them know that I will get them up to current and active again.

I'll let Allison give her input regarding [REDACTED], but my two cents – if it's a similar thing, I suggest we proceed with the same remedy.

Let me know if you need anything else from me.

Thanks,

Jessica Henry

Licensing Specialist | MN DPS Alcohol and Gambling Enforcement

Department of Public Safety

445 Minnesota St. | Suite 1600

St. Paul, MN 55101

O: 651-201-7513 | F: 651-297-5259

Serving all communities to build a safer Minnesota

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From: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>
Sent: Tuesday, December 2, 2025 5:17 PM
To: Henry, Jessica (DPS) <Jessica.Henry@state.mn.us>
Cc: Eric Hudak <Eric.Hudak@ci.stpaul.mn.us>; Anderson, Allison (DPS) <Allison.Anderson@state.mn.us>
Subject: RE: Dilla Sports Bar & Restaurant

Much thanks for reply, Jessica, I hope you are working remote and not responding on a day off! The 1625 University Ave W licensee was here before and after the visit there and between whomever greeted them at your offices and my discussions they indicated it was clear that the insurance agent's/carrier's inability to remedy the 10/18/25-11/12/25 lapse is the problem not the State or the City. Yes, we concur here that if you plan to update the State license to align with the new insurance carrier's 11/12/25 to 11/12/26 license period and allow for them to resume operations ASAP we will do the same then initiate ordinance's adverse action process for the lapse. Per code that penalty typically begins with a ten-day suspension and potentially additional fines depending upon the circumstances that will be imposed after this renewal processed. Please let us know if that is the plan and if you wish for me to send a modified ONSS renewal form with a note on it...

Copying Allison as I contacted her earlier today on a similar [REDACTED] lapse with [REDACTED] at [REDACTED] and wondering if the same remedy should be applied...

Thanks to both of you!

Tom

Thomas Ferrara
Inspector, Business Licensing
Department of Safety and Inspections (DSI)
375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806
Tel: 651-266-9087 & Fax: 651-266-9124
Information & Complaints 651-266-8989
www.StPaul.gov



SAINT PAUL
MINNESOTA

From: Henry, Jessica (DPS) <Jessica.Henry@state.mn.us>
Sent: Tuesday, December 2, 2025 2:53 PM
To: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>
Subject: RE: Dilla Sports Bar & Restaurant

Think Before You Click: This email originated outside our organization.

Hi Tom,

I'm not in the office today, but Dilla Sports Bar stopped by inquiring about their liquor license. They told my coworker that they can't get coverage for their insurance. In the past, in similar situations, if the lapse of coverage is in the past, and they can't get retroactive coverage, we just update their license to get to current, and the city can choose to fine them for the lapse in coverage. I know you mentioned you may be penalizing them. Should I hold off on updating their license until you fine them, or (assuming they really can't get coverage), are you ok if I update their license to current now?

Thanks for any input you have!

Jessica Henry

Licensing Specialist | MN DPS Alcohol and Gambling Enforcement

Department of Public Safety

445 Minnesota St. | Suite 1600

St. Paul, MN 55101

O: 651-201-7513 | F: 651-297-5259

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From: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>
Sent: Monday, December 1, 2025 1:13 PM
To: Henry, Jessica (DPS) <Jessica.Henry@state.mn.us>
Subject: RE: Dilla Sports Bar & Restaurant

This message may be from an external email source.

Do not select links or open attachments unless verified. Report all suspicious emails to Minnesota IT Services Security Operations Center.

Thanks for update Jessica, I will inform the licensee. I was out the week this was handled and a post-it note was also left for me on matter so expected to connect with you at some point. The licensee reportedly informed a coworker that the insurance agent could not do so yet I will follow up. If that is accurate, anything else I can advise? I expect we have an adverse action for a penalty being assembled for the lapse also.

Thomas Ferrara
Inspector, Business Licensing
Department of Safety and Inspections (DSI)
375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806
Tel: 651-266-9087 & Fax: 651-266-9124
Information & Complaints 651-266-8989
www.StPaul.gov



SAINT PAUL
MINNESOTA

From: Henry, Jessica (DPS) <Jessica.Henry@state.mn.us>
Sent: Monday, December 1, 2025 11:03 AM
To: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>
Subject: Dilla Sports Bar & Restaurant

Think Before You Click: This email originated outside our organization.

Hi Tom,

I just wanted to make sure we are on the same page for this. I see the note on Dilla Sports Bar & Restaurant's liquor license renewal that there is a gap in their insurance. I am not going to update their liquor license until we, hopefully, receive an updated insurance covering that gap in insurance.

Keep me updated on their insurance. Thanks!

Jessica Henry

Licensing Specialist | MN DPS Alcohol and Gambling Enforcement

Department of Public Safety

445 Minnesota St. | Suite 1600

St. Paul, MN 55101

O: 651-201-7513 | F: 651-297-5259

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Email Chain Two (2) – With A&GE

Joseph Voyda

From: Tom Ferrara
Sent: Tuesday, December 9, 2025 5:54 PM
To: Joseph Voyda; Eric Hudak
Subject: FW: 1625 University Ave W Dilla Sports Bar and Restaurant FW: Automatic reply: Hi Lee this is the updated policy
Attachments: LICENSE ID 20240000267 1625 University Ave W - Dilla EXP 10-18-2026.pdf; License Summary 2025-12-9 ECLIPS-Dated.pdf; AGED & COI Lapse Dilla Sports Bar & Restaurant 1625 University 2025-11-7+.pdf; RE: Dilla Sports Bar & Restaurant
Categories: Needs Review For AA

No time to process AA for establishment's 10/18/25-11/12/25 liquor liability lapse due to switching insurance carrier's until after my return; AGED reinstated the license with same 10/18 exp date because of new carrier's "active until canceled" provision knowing City to initiate ordinance's adverse action process for the lapse.

From: Tom Ferrara
Sent: Tuesday, December 9, 2025 5:14 PM
To: ermias5337@gmail.com; surajemb8@gmail.com
Cc: Wagari Hirpa Hunde <wagariawssag49@gmail.com>; Eric Hudak <Eric.Hudak@ci.stpaul.mn.us>
Subject: RE: 1625 University Ave W Dilla Sports Bar and Restaurant FW: Automatic reply: Hi Lee this is the updated policy

Beko, Ermias and Surafed,

Please see scan of the current City license attached to post in the establishment. Good to see on the Alcohol and Gambling Enforcement Division's website that all appears current with the State as well to allow for restaurant liquor service to resume before the holidays as you hoped. AGED's decision was to reinstate the State license despite the insurance lapse knowing City ordinance requires penalties to be imposed for the violation. A letter from the City Attorney's Office will be sent in the coming weeks with details on the matter.

In preparing the updated business license I was reminded a gambling location add-on license obtained for the address but recall no gambling organization being endorsed to operate at the site. I will be out for a week yet please let me know if questions on the process to establish the lawful gambling operations or if you have an organization you are considering that has questions.

[Gambling Location License | Saint Paul Minnesota](#)

Lawful Gambling Organizations

Gambling Organizations that wish to operate at a site with an active Gambling Location license must complete and turn in the [Lawful Gambling Organization New Site Check List](#) alongside the materials outlined in the checklist. Completed form and materials can be mailed or dropped off at the Department of Safety and Inspections located at 375 Jackson Street Suite 220 Saint Paul, Minnesota, 55101.

Respectfully,
Tom

Thomas Ferrara
Inspector, Business Licensing
Department of Safety and Inspections (DSI)

375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806
Tel: 651-266-9087 & Fax: 651-266-9124
Information & Complaints 651-266-8989
www.StPaul.gov



SAINT PAUL
MINNESOTA

From: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>
Sent: Tuesday, December 2, 2025 3:47 PM
To: ermias5337@gmail.com
Cc: Wagari Hirpa Hunde <wagariawssag49@gmail.com>; Lee Vang <lee.vang@ci.stpaul.mn.us>
Subject: RE: 1625 University Ave W Dilla Sports Bar and Restaurant FW: Automatic reply: Hi Lee this is the updated policy

Ermias,

The Licensing Specialist working with the establishment's liquor liability lapse 10/18/25-11/12/25 is Jessica Henry and her contact information from the State website is pasted below. I advised Beku to seek confirmation from AGED before serving in the establishment as the State license remains expired. We are seeking to bring the license current then there will be an adverse action against the license if no proof of coverage provided for the lapse. Thank You

[Staff contacts | Minnesota Department of Public Safety](#)

Jessica Henry

City issued on-sale licenses, caterer permits, temporary licenses, buyers cards, bed and breakfast
[651-201-7513](tel:651-201-7513)
Jessica.Henry@state.mn.us

Thomas Ferrara
Inspector, Business Licensing
Department of Safety and Inspections (DSI)
375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806
Tel: 651-266-9087 & Fax: 651-266-9124
Information & Complaints 651-266-8989
www.StPaul.gov



SAINT PAUL
MINNESOTA

From: Ross Carlson <ross@wiser-ins.com>
Sent: Tuesday, December 2, 2025 12:33 PM
To: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>
Cc: Wagari Hirpa Hunde <wagariawssag49@gmail.com>; Lee Vang <lee.vang@ci.stpaul.mn.us>
Subject: FW: 1625 University Ave W Dilla Sports Bar and Restaurant FW: Automatic reply: Hi Lee this is the updated policy

You don't often get email from ross@wiser-ins.com. [Learn why this is important](#)

Think Before You Click: This email originated outside our organization.

Hello Tom and Lee,

I'm emailing on behalf of Dilla Sports bar and Restaurant about their Liquor Liability insurance. If one of you could please give me call to discuss the lapse in coverage.

Please call me at 763-232-1847.

Best Regards,

Ross Carlson
Wiser Insurance Agency
2345 Commerce BLVD
Mound, MN 55364
952-472-3660 EXT 12 – Office
763-232-1847 – Cell
ross@wiser-ins.com

From: Wagari Hirpa Hunde <wagariawssag49@gmail.com>

Sent: Monday, December 01, 2025 2:20 PM

To: Ross Carlson <ross@wiser-ins.com>

Subject: Fwd: 1625 University Ave W Dilla Sports Bar and Restaurant FW: Automatic reply: Hi Lee this is the updated policy

Sent from my iPhone

Begin forwarded message:

From: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>

Date: December 1, 2025 at 1:39:17 PM CST

To: Wagari Hirpa Hunde <wagariawssag49@gmail.com>

Cc: Lee Vang <lee.vang@ci.stpaul.mn.us>

**Subject: 1625 University Ave W Dilla Sports Bar and Restaurant FW: Automatic reply:
Hi Lee this is the updated policy**

Wondowossen,

Lee is not in today but forwarded me your message. The City of Saint Paul sent your renewal materials onto the State's Department of Public Safety, Alcohol and Gambling Enforcement Division (AGED) on November 21st and I received an email this morning on matter from Licensing Specialist Jessica Henry. She informed that they do not plan to update the liquor license until they receive updated insurance covering that gap. Per a note that was left for me on 11/21/25 the gap in insurance was from 10/18/25 to 11/12/25 that must be covered. You may have your agent email me the form then I can update our records and deliver to the State.

Thank You,
Tom

Thomas Ferrara
Inspector, Business Licensing
Department of Safety and Inspections (DSI)
375 Jackson Street, Suite 220
Saint Paul, MN 55101-1806
Tel: 651-266-9087 & Fax: 651-266-9124
Information & Complaints 651-266-8989
www.StPaul.gov



SAINT PAUL
MINNESOTA

From: Lee Vang <lee.vang@ci.stpaul.mn.us>
Sent: Monday, December 1, 2025 11:28 AM
To: Tom Ferrara <tom.ferrara@ci.stpaul.mn.us>
Cc: Ashley Skarda <ashley.skarda@ci.stpaul.mn.us>
Subject: FW: Automatic reply: Hi Lee this is the updated policy

Tom –

I'm not in the office today but can you check on the status of Dilla Sports Bar's liquor license renewal?
I have Jeff the state A&GED form about 1.5 weeks ago.

Lee

From: Wagari Hirpa Hunde <wagariawssag49@gmail.com>
Sent: Monday, December 1, 2025 10:36 AM
To: Lee Vang <lee.vang@ci.stpaul.mn.us>
Subject: Re: Automatic reply: Hi Lee this is the updated policy

Think Before You Click: This email originated outside our organization.

Good morning Lee what's new update about our liquor license renewal we was weatin till you guys come back please let me know this is Wondowossen from Dilla Sports Bar and restaurant
Sent from my iPhone

On Nov 24, 2025, at 9:46 AM, Lee Vang <lee.vang@ci.stpaul.mn.us> wrote:

I am currently out of the office and will return on Monday, December 01, 2025. If you need immediate assistance, please call (651) 266-9100.

Thank you!

Lee Vang
DSI Customer Service Specialist
375 Jackson St. Ste 220
Saint Paul, MN 55101
651.266.9116

Ordinance Violations

Chapter 409. Intoxicating Liquor

Sec. 409.065. Insurance requirements.

No license under this chapter may be issued, maintained or renewed unless the licensee or applicant therefor complies with the insurance requirements imposed by Minn. Stat. § 340A.409. Such insurance coverage must comply with the requirements of Minn. Stat. § 340A.409 and Chapters 7 and 8 of this Legislative Code.

Chapter 310. Uniform License Procedures

Sec. 310.02. Uniform procedures for application for the grant or issuance of the license, new application investigation and review, application denial, notice, levels of approval, objections and renewal procedures by license type.

2) Class N Licenses.

(a) Application.

1. *Form.* All applicants for a Class N License issued pursuant to these chapters will make both original and renewal applications to the director on such forms as are provided by the department. Such applications will not be received by the director until the director deems the application meets the substantially complete criteria. Subsequently, issuance of a license cannot occur until insurance policies, bonds, deposits, sureties, and indemnifications or certificates required by these chapters, together with the certification required in paragraph 2 below are received and approved.

(e) Levels of Approval.

3. *Revocation or suspension.* If the director determines that the application for renewal does not meet all of the requirements of law or that there exist grounds for revocation or suspension of a Class N License, the director must follow the hearing procedures as outlined in Saint Paul Legislative Code Section 310.03.

Sec. 310.03. Hearing procedures.

- (m) Presumptive penalties for certain violations.* The purpose of this section is to establish a standard by which the city council determines the amount of fines, the length of license suspensions and the propriety of revocations, the general presumptive penalty matrix applies to all license types, except that in the case of a violation involving a liquor license the penalty matrix for intoxicating liquor; nonintoxicating malt liquor applies and for a violations involving tobacco, the penalty matrix for tobacco applies. These penalties are presumed to be appropriate for every case; however the council may deviate therefrom in an individual case where the council finds and determines that there exist substantial and compelling reasons making it more appropriate to do so. When deviating from these standards, the council must provide written reasons that specify why the penalty selected was more appropriate.

2. Intoxicating liquor; malt liquor; presumptive penalty matrix.

Presumptive penalties for intoxicating liquor and nonintoxicating malt liquor violations. If a violation is not covered under this penalty matrix, the general presumptive penalty matrix should be used. Penalties for convictions or violations are presumed to be appropriate for every case; however, the council may deviate therefrom in an individual case where the council finds and determines that there exist substantial and compelling reasons making it more appropriate to do so. When deviating from these standards, the council must provide written reasons that specify why the penalty selected was more appropriate (unless specified, numbers below indicate consecutive days' suspension):

Type of Violation	Appearance			
	1st	2nd	3rd	4th
(12) Failure to comply with statutory, and ordinance requirements for liability insurance.	10-day suspension	Revocation	NA	NA

Minnesota State Statutes

340A.409 Liability Insurance.

Subdivision 1. **Insurance required.** (a) No retail license may be issued, maintained or renewed unless the applicant demonstrates proof of financial responsibility with regard to liability imposed by section [340A.801](#). The issuing authority must submit to the commissioner the applicant's proof of financial responsibility. This subdivision does not prohibit a local unit of government from requiring higher insurance or bond coverages, or a larger deposit of cash or securities. The minimum requirement for proof of financial responsibility may be given by filing:

(1) a certificate that there is in effect for the license period an insurance policy issued by an insurer required to be licensed under section [60A.07, subdivision 4](#), or by an insurer recognized as an eligible surplus lines carrier pursuant to section [60A.206](#) or pool providing at least \$50,000 of coverage because of bodily injury to any one person in any one occurrence, \$100,000 because of bodily injury to two or more persons in any one occurrence, \$10,000 because of injury to or destruction of property of others in any one occurrence, \$50,000 for loss of means of support of any one person in any one occurrence, \$100,000 for loss of means of support of two or more persons in any one occurrence, \$50,000 for other pecuniary loss of any one person in any one occurrence, and \$100,000 for other pecuniary loss of two or more persons in any one occurrence;