

February 7, 2013

SENT VIA CERTIFIED MAIL

Daniel Davila
408 Crystalwood Ct. NW
Concord, NC 28027-2200

RE: Application for Insurance Producer License

Dear Mr. Davila,

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 November 12, 2012. On your answer to all application questions concerning criminal proceedings, you answered "yes." You had been charged with assault by strangulation, and you stated that the charges were dismissed. Despite the requirement in the application, you failed to supply documentation of the final disposition of the matter.

The Division wrote to you on November 14, 2012 to provide documentation for the criminal matter and to provide an explanation as to why the documents were not provided. To date, there has been no response from you.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1) for incompleteness.

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 application for licensure.

Sincerely,



Wendell Malsam
Assistant Director - Financial & Licensing
South Dakota Division of Insurance