



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

September 28, 2018

SENT VIA U.S. CERTIFIED MAIL

7013 0600 0001 9741 7923

James Ayala
5617 Washington ST E 70
Hollywood, FL 33023

RE: Denial of Insurance Producer License

Dear Mr. Ayala,

This letter is to notify you the South Dakota Division of Insurance ("Division") is denying your non-resident insurance producer application, which was submitted to the Division on July 25, 2017. The reason for the denial is as follows:

You answered "no" to all of the questions on the application, including whether you had been subject to any administrative actions. However, our records indicate you were subject to administrative actions in the state of Florida in 1995 and 1996. The Division wrote to you on July 28, 2017 requesting an explanation as to why you provided incorrect information on the application and requested a copy of the administrative actions. No response was received. On September 1, 2017, the Division wrote to you again requesting an explanation as to why you provided incorrect information on the application and copies of the administrative actions. You called us on September 6, 2017 and indicated FL did not have copies due to the age of the actions. The Division explained we would need something from FL stating this. On October 6, 2017, the Division wrote to you stating we still had not received a complete response and had not received the requested information. To date, the Division has not received a response.

Due to the above, your license application is denied pursuant to SDCL §§ 58-30-167(1) for providing incorrect or incomplete information in an application, 58-30-167(2) for violating any insurance laws or rules, and 58-30-167(9) for having your license denied, suspended, or revoked in another state.

Please note 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 license.

Sincerely,

Daniel R. Nelson
Assistant Director- Property & Casualty
South Dakota Division of Insurance
Department of Labor and Regulation