



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

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

June 9, 2020

**SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL**

Victor Pasag  
4909 County Rd., #467  
Elgin, TX 78621

RE: Application for Insurance Producer License/Denial

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 of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") May 30, 2019. On your application you answered "YES" to being convicted of a felony and provided documentation regarding a felony conviction for a burglary. Due to this criminal history, the Division wrote to you July 1, 2019 for a written explanation. You failed to respond, so on July 29, 2019 the Division sent you a cite letter via certified mail, again asking for an explanation and informing you that it was a violation of the South Dakota Insurance Code to not respond to the Division within 20 days. On July 31, 2019 the Division called you, spoke to you on the phone, advised you that a response was a response was due within 20 days. To date the Division still has not received a response or an explanation regarding your lack of communication or criminal history.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(6) and (8) for having been convicted of a felony and for 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 (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,

Maggie Dell  
*Assistant Director*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

Cc: [kserowik@progressive.com](mailto:kserowik@progressive.com)