

**SOUTH DAKOTA  
DEPARTMENT OF LABOR AND REGULATION  
DIVISION OF INSURANCE**

**IN THE MATTER OF  
KASSANDRA RAMIREZ  
LICENSEE**

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**FINAL DECISION  
INS 22-28**

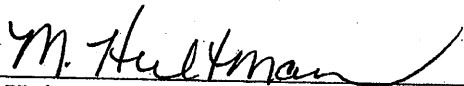
After reviewing the record and the proposed order of the Hearing Examiner in this matter,

IT IS HEREBY ORDERED that pursuant to SDCL 1-26D-4, the Hearing Examiner's Proposed Findings of Fact, Conclusions of Law and Proposed Order, dated December 19, 2022, is adopted in full.

IT IS FURTHER ORDERED that the South Dakota Non-resident Insurance Producer License of Kassandra Ramirez will hereby be revoked.

Parties are hereby advised of the right to further appeal the final decision to Circuit Court within (30) days of receiving such decision, pursuant to the authority of SDCL 1-26.

Dated this 12 day of January, 2023.



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Marcia Hultman, Secretary  
South Dakota Department of Labor and Regulation  
123 W. Missouri Ave.  
Pierre, SD 57501

**STATE OF SOUTH DAKOTA  
OFFICE OF HEARING EXAMINERS**

**IN THE MATTER OF  
KASSANDRA RAMIREZ**

**INS 22-28  
PROPOSED DECISION**

This matter came for hearing before the Office of Hearing Examiners on December 1, 2022 pursuant to a Notice of Hearing issued by the South Dakota Division of Insurance ("Division") on November 1, 2022. Clayton Grueb appeared as counsel for the Division. Kassandra Ramirez did not appear, either in person or through counsel. The Division admitted its Exhibits 1 through 4 into evidence and moved that the Hearing Examiner enter these Proposed Findings of Fact, Conclusions of Law, and Proposed Decision as a default disposition to this contested case.

**ISSUE**

Whether the Non-Resident Insurance Producer License of Kassandra Ramirez should be revoked due to failing to timely respond to the Division; failing to timely report an administrative action(s) to the Division; for demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and for having a revocation or suspension action(s) in another state(s) in violation of SDCL §§ 58-30-167(2), (8), and (9), 58-30-193, 58-33-66, and 58-33-68.

**FINDINGS OF FACT**

1. Kassandra Ramirez holds an active insurance producers license. (Exhibit 1).
2. Kassandra Ramirez was the subject of an administrative action in a different jurisdiction. (Exhibit 2).
3. Kassandra Ramirez did not report the administrative action to the Division.
4. The Division sent inquiries to Kassandra Ramirez at the address of record regarding licensure matters. (Exhibit 3-4).
5. Kassandra Ramirez did not respond to the Division's inquiries. (Exhibit 3-4).
6. Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
7. To the extent any of the foregoing are improperly designated and are instead conclusions of law, they are hereby redesignated and incorporated herein as conclusions of law.

## REASONING

This case involves a request by the Division to revoke the South Dakota Non-Resident Insurance Producer's License of Kassandra Ramirez. As a consequence of the potential loss of Respondent's livelihood from the lack of licensure, the burden of proof in this matter is higher than the preponderance of evidence standard, which applies in a typical administrative hearing. "In matters concerning the revocation of a professional license, we determine that the appropriate standard of proof to be utilized by an agency is clear and convincing evidence." *In re Zar*, 434 N.W.2d 598, 602 (S.D. 1989). Our Supreme Court has defined "clear and convincing evidence" as follows:

The measure of proof required by this designation falls somewhere between the rule in ordinary civil cases and the requirement of our criminal procedure, that is, it must be more than a mere preponderance but not beyond a reasonable doubt. It is that measure or degree of proof which will produce in the mind of the trier of facts a firm belief or conviction as to the allegations sought to be established. The evidence need not be voluminous or undisputed to accomplish this.

*Brown v. Warner*, 78 S.D. 647, 653, 107 NW2d 1, 4 (1961).

SDCL 58-30-193 states that "[A]n insurance producer shall report to the director any administrative action taken against the insurance producer in another jurisdiction... within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent order, or other relevant legal documents." SDCL 58-33-66(1) requires Kassandra Ramirez to respond to the Division and supply requested documents within twenty days from the receipt of a request. In addition, the Division considers SDCL 58-30-167 (shown in pertinent part) as follows:

The director may... revoke or refuse to continue, any license issued under this chapter... after a hearing... The director may... revoke... an insurance producer's... for any one or more of the following causes:

- (2) Violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent;
- (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;
- (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory;

The evidence indicates that Kassandra Ramirez violated the insurance laws of another jurisdiction, failed to report that action, had a license revoked in another jurisdiction, and failed to respond to Division inquiries regarding the action. The evidence further indicates that Kassandra Ramirez used fraudulent, coercive, or dishonest practices, or demonstrated incompetence or untrustworthiness in the conduct of his business. Applying the law to the

Findings of Fact it is clear the Non-Resident Insurance Producer License of Kassandra Ramirez is subject to revocation and should be revoked.

### CONCLUSIONS OF LAW

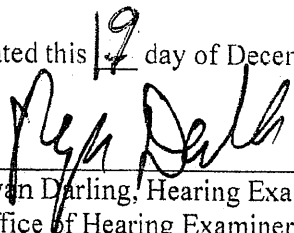
1. The Division has jurisdiction over Kassandra Ramirez and the subject matter of this contested case. The Office of Hearing Examiners is authorized to conduct the hearing and issue a proposed decision pursuant to SDCL 1-26D-4.
2. The Division bears the burden of establishing the alleged statutory violations by clear and convincing evidence.
3. The Division established by clear and convincing evidence that Kassandra Ramirez violated SDCL § 58-30-193.
4. The Division established by clear and convincing evidence that Kassandra Ramirez violated SDCL § 58-33-66.
5. The Division established by clear and convincing evidence that the South Dakota Non-Resident Insurance Producer License of Kassandra Ramirez is subject to revocation pursuant to SDCL § 58-33-167(2), (8) and (9).
6. Any additional Conclusions of Law included in the Reasoning section of this decision are incorporated herein by reference.
7. To the extent any of the foregoing are improperly designated and are instead findings of fact, they are hereby redesignated and incorporated herein as Findings of Fact.

Based on the above Findings of Fact, Reasoning, and Conclusions of Law, the Hearing Examiner enters the following:

### PROPOSED DECISION

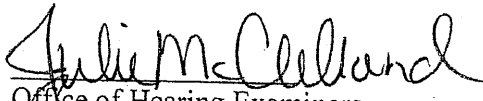
The South Dakota Non-Resident Insurance Producer License of Kassandra Ramirez should be revoked.

Dated this 19 day of December, 2022.

  
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Ryan Darling, Hearing Examiner  
Office of Hearing Examiners  
523 East Capitol  
Pierre, SD 57501

**CERTIFICATE OF SERVICE**

I certify on December 19, 2022, at Pierre, South Dakota, a true and correct copy of this Proposed Decision was mailed to each of the parties below.

  
Office of Hearing Examiners

Kassandra Ramirez  
1800 N. Lee Trevino Drive, Suite 102  
El Paso, TX 79936-4117

Kassandra Ramirez  
5705 Saint Charles Loop  
Laredo, TX 78046-8077

Clayton Grueb  
Division of Insurance  
2330 N. Maple Ave, Suite 1  
Rapid City, SD 57701

STATE OF SOUTH DAKOTA  
DEPARTMENT OF LABOR AND REGULATION

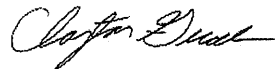
IN THE MATTER OF  
KASSANDRA RAMIREZ

INS 22-28

NOTICE OF ENTRY OF PROPOSED  
FINDINGS OF FACT, CONCLUSION OF LAW,  
AND DECISION AND FINAL DECISION

NOTICE IS HEREBY GIVEN, that attached hereto, is a true and correct copy of the Proposed Findings of Fact, Conclusions of Law, and Decision, and Final Decision entered by Marcia Hultman, Secretary of the South Dakota Department of Labor and Regulation, on January 12, 2023.

Dated this 2nd day of February, 2023.



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Clayton Grueb  
Legal Counsel  
South Dakota Division of Insurance  
2330 N. Maple Ave. Suite 1  
Rapid City, SD 57701  
(605) 394-3396

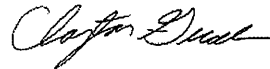
**CERTIFICATE OF SERVICE**

I, Clayton Grueb, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Proposed Findings of Fact, Conclusions of Law, and Decision, and Final Decision with respect to the above-entitled action was sent U.S. Certified Mail and first-class mail thereon, to the following:

Kassandra Rameriz  
1800 N. Lee Trevino Dr. Suite 102  
El Paso, TX 79936-4117

Kassandra Ramirez  
5705 St. Charles Loop  
Laredo, TX 78046-8077

Dated this 2nd day of February, 2023 in Rapid City, South Dakota.



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Clayton Grueb  
Legal Counsel  
South Dakota Division of Insurance  
2330 N. Maple Ave. Suite 1  
Rapid City, SD 57701  
(605) 394-3396