



September 14, 2023

**CERTIFIED MAIL & FIRST-CLASS MAIL**

Steven Vaca  
1960 Peridot Circle  
Kissimmee, FL 34743

RE: Application for Insurance Producer License

Dear Mr. Vaca,

This letter is to notify you that your reinstatement 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 nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on May 18, 2023. On your answers to the application questions, you answered "Yes" to the questions concerning misdemeanor and felony convictions. However, you failed to provide all the required documentation regarding your criminal convictions.

Due to this discrepancy, on August 2, 2023, the Division wrote to you via email and informed you that additional documentation was needed to process your application. You responded on August 11, 2023, and provided documentation with your application showing that between 2012 to 2019 you were arrested for and/or convicted of the following:

- Felony Third Degree Distributing, Dispensing or Possessing Controlled Dangerous Substance or Controlled Substance Analog on or Within 1,000 Feet of School Property or Bus
- Felony Possession of a Controlled Substance
- Misdemeanor Possession of Drug Paraphernalia

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and SDCL 58-30-167 (1),(2),(6), & (8), for providing incorrect, misleading, incomplete, or materially untrue information in the license application; violating any insurance laws or rules; having been convicted of a felony; and 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



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

**DIVISION OF INSURANCE**

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

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,

Tony Dorschner  
*Assistant Director*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

Cc: [svaca@renaissancefamily.com](mailto:svaca@renaissancefamily.com) and [CCOLE1@RENAISSANCEFAMILY.COM](mailto:CCOLE1@RENAISSANCEFAMILY.COM)