



Division of Insurance  
Tel: 605.773.3563  
Fax: 605.773.5369  
www.dlr.sd.gov/insurance

January 2, 2013

SENT VIA CERTIFIED MAIL

Michael Ramos  
35640 Fremont Blvd.  
242  
Fremont, CA 94536

7009 2820 0003 7587 7320

Re: Application for South Dakota Insurance Producer License

Dear Mr. Ramos:

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 October 21, 2012. On your answer to the application questions concerning crimes and administrative actions, you indicated that you had been the subject of a criminal action(s) and an administrative action(s).

The Division wrote to you on October 23, 2012 to provide documentation concerning the crime(s) and administrative action(s). To date, there has been no response from you. You were the subject of an administrative action in California in 2000, but have not supplied the action to the Division. You supplied an informal document concerning a criminal prosecution against you, but have not supplied additional documentation, as requested.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1) and (2) for incompleteness and for violating another state's insurance laws.

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 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