



Division of Insurance
Tel: 605.773.3563
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December 5, 2013

Sent via CERTIFIED MAIL

7009 2820 0003 7587 4978

Marco Rivera
9814 Alexa PL
San Antonio, TX 78251-3747

Re: Application for South Dakota Nonresident Insurance Producer License
File #1002172

Dear Mr. Rivera,

This letter is to notify you that your application for licensure as a non-resident 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 on July 30, 2013. Your application indicated that you were not involved in any prior administrative actions. However, the Division's investigation revealed you were subject to an administrative action in the state Kentucky in 2002. The Division contacted you requesting an explanation regarding the incorrect information provided in the license application at the mailing address listed on your application, 9814 Alexa Pl., San Antonio, TX 78251-3747. You did not respond to the Division's letter.

Therefore, your application is denied based upon SDCL 58-30-167 (1) and (2) for providing incorrect, misleading, or incomplete information in your application.

Please note that this denial is considered an administrative action which will be reported to the data base 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,

Johanna Nickelson, CPA
Assistant Director – Solvency and Licensing
South Dakota Division of Insurance