



Division of Insurance
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June 23, 2014

Sent via CERTIFIED MAIL

Michael Hinsvark
1330 Orange Ave. #310
Coronado, CA 92118

7013 0600 0001 9741 4779

Re: Application for South Dakota Nonresident Insurance Producer License

Dear Mr. Hinsvark,

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 in September of 2013. Your application indicated that you were not involved in any prior administrative actions. However, you were subject to an administrative action in Utah in 2006. The Division contacted you regarding the false answer. You responded on October 10, 2013 stating that it was not a "disciplinary action." On October 15, 2013, the Division sent you a letter requesting an official copy of the Utah action, which demonstrates the resolution of the charges or any final judgment. To date, no response has been received.

Therefore, your application is denied based upon SDCL 58-30-167 (1) and (2) for providing incorrect or misleading information on your application and violating another state's insurance laws.

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

cc: Michael Hinsvark
550 Marina Ave.
Coronado, CA 92118

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