



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

March 10, 2016

SENT VIA CERTIFIED MAIL

Mario J. Garcia
150 SW12th Ave. STE 310
Pompano, FL 33069-3249

RE: Application for Insurance Producer License

Dear Mr. Garcia,

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 January 21, 2016. On your answer to the application questions concerning administrative actions, you indicated that you had not been the subject of an administrative action. However, you were the subject administrative action in Wisconsin, involving a license application denial.

The Division wrote to you on January 25, 2016 to provide documentation the administrative action and to provide an explanation as to why this was not reported, and this letter went unanswered. On February 25, 2016, an email was sent to the address listed on your application which also went unanswered. To date, there has been no disclosure of the administrative action from you and you have failed to respond to the Division's attempts to contact you regarding this matter.

Based on the above information, your application is denied based upon SDCL § 58-30-167(1), (3) and (9) for providing materially untrue information in the license application, attempting to obtain a license through misrepresentation, and for having your license denied in another state.

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 (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,

A handwritten signature in black ink that reads 'Johanna Nickelson'.

Johanna Nickelson, CPA
Assistant Director Solvency & Licensing