



September 12, 2019

SENT VIA EMAIL, U.S. FIRST CLASS, AND CERTIFIED MAIL

Steven Hugo Garcia  
2424 E4 N Tustin Ave  
Santa Ana, CA 92705

7019 0700 0000 9717 5209

RE: Denial of Insurance Producer License

Dear Steven Garcia,

This letter is to notify you the South Dakota Division of Insurance ("Division") is denying your non-resident insurance producer application, which was submitted to the Division on May 1, 2019. The reason for the denial is as follows:

You answered "no" to all questions, specifically to whether or not you had ever been subject to an administrative action. However, our records indicate you were subject to an administrative action in the state of California in 2019. The Division attempted to contact you on multiple occasions requesting the required documentation and an explanation as to why you provided incomplete information on the license application. To date, no response has been received.

Due to the above, your license application is denied pursuant to SDCL §§ 58-30-167(1) and (2) for providing incorrect or incomplete information in an application and violating any insurance laws or rules.

Please note 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 license.

Sincerely,

Daniel R. Nelson  
*Assistant Director- Property & Casualty*  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

cc: Steven Hugo Garcia  
13800 Parkcenter LN, Apt 440  
Tustin, CA 92782-8516

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