



January 25, 2019

SENT VIA CERTIFIED MAIL

Rosa Netro
10027 Tolman St.
Houston, TX 77034

7013 0600 0001 9742 3689

RE: Application for Insurance Producer License/Denial

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 of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") October 12, 2018. On your application you answered "YES" to being convicted of a felony and "Yes" to having been named in an administrative action.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(2),(6),(9) for violating the insurance laws or rules of any state; for having been convicted of a felony; and for having your insurance license denied or revoked 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,

Daniel R. Nelson, *Assistant Director*
South Dakota Division of Insurance
Department of Labor and Regulation