



September 30, 2019

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SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Louis Sison
88711 Freeport Pkwy N. Suite 29
Irving, TX 75063

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 applied for an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on June 9, 2019. You answered "NO" to question 2, "Have you ever been named in an administrative action." In reviewing your application, it was discovered that you have been named in two administrative actions in Illinois in 1994 and North Dakota in 2019.

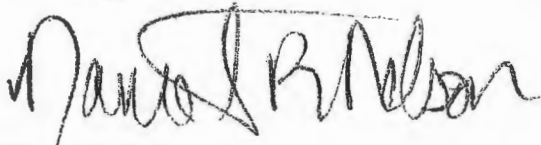
Thus, on August 1, 2019, the Division wrote to you regarding the discrepancy in your application. You responded and provided documentation showing that your license was revoked in Illinois for being convicted for mail fraud. Additionally, it was discovered that North Dakota denied your license due to your criminal history.

Based on the above information, your application is denied for violating SDCL § 58-30-167(1) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; SDCL § 58-30-167(2) violating the insurance laws or rules of South Dakota or any other state; SDCL § 58-30-167 (6) for having been convicted of a felony; SDCL § 58-30-167(8) for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and SDCL § 58-30-167(9) for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other 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 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, appearing to read "Daniel R. Nelson". The signature is written in a cursive style with a large initial "D".

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

CC: sanantoniolicensing@allstate.com