



July 17, 2020

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Santino Franco
2509 Tahiti Dr.
El Paso, TX 79925

7019 0700 0001 4783 1086

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 14, 2019. On your application you answered "YES" to having misdemeanor convictions on your record. However, you failed to provide the required documentation for your convictions.

Due to this discrepancy, the Division wrote to you on December 10, 2019 for a written explanation surrounding your convictions. You failed to respond, so on February 4, 2020 the Division sent you a cite letter via certified mail, again asking for an explanation and informing you that it was a violation of the South Dakota Insurance Code to not respond to the Division within 20 days. Having again failed to receive a response, on June 15, 2020 the Division called the phone number listed on your application, a left you a voicemail informing you that a response was needed or your application would be denied. To date the Division still has not received a response or an explanation regarding your lack of communication or criminal history.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03 and for violating SDCL58-30-167(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;; and for violating 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.

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,

Maggie Dell
Assistant Director
South Dakota Division of Insurance
Department of Labor and Regulation

Cc: SANTTINOF9@GMAIL.COM & isaac.garcia@teleperformance.com

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