



June 10, 2020

**SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL**

Costandino J Harritos  
2987 Pipkin Hills Dr.  
Springhill, TN 37174

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 October 17, 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 three administrative actions in Florida, Louisiana, and Georgia. Additionally, you answered "YES" to questions 1(a) and 1(b), indicating that you have been convicted of a felony and a misdemeanor. You provided documentation regarding two felony convictions for controlled substance violations, and a misdemeanor conviction for DUI.

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; 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,

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

CC: [wventuregroup@aol.com](mailto:wventuregroup@aol.com) & [cj.1stopbrokers@gmail.com](mailto:cj.1stopbrokers@gmail.com)