



SOUTH DAKOTA  
DEPT. OF LABOR  
& REGULATION

November 9, 2021

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369 | [dlr.sd.gov/Insurance](http://dlr.sd.gov/Insurance)

SENT VIA CERTIFIED MAIL

Torin Saltos  
4379 King Edward Dr.  
Orlando, FL 32826  
*Also sent via email at: [torin.health.us@gmail.com](mailto:torin.health.us@gmail.com)*

RE: Application for Insurance Producer License

Dear Mr. Saltos,

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 an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on June 1, 2021. You answered "no" to whether you had ever been convicted of a felony and "no" to whether you had ever been subject to an administrative action. The Division conducted an investigation that revealed that you were convicted of felony Possession of a Controlled Substance, Possession of More Than 20 Grams of Cannabis, and Possession of Drug Paraphernalia February 7, 2008. On January 28, 2009, you were sentenced to 100 days in jail for violating the terms of your probation. The Division also discovered administrative actions taken against you in Florida on April 30, 2021 and in Illinois on August 2, 2021.

Based the above, your application is denied under SDCL 58-30-167(1), (2), (3), (6), (8), and (9) providing incorrect, misleading, incomplete, or materially untrue information in the license application, violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent, obtaining or attempting to obtain a license through misrepresentation or fraud, having been convicted of a felony, using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere, and having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

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 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: Torin Saltos  
7700 Southland Blvd Ste 250  
Orlando, FL 32809