



March 22, 2021

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

Francisco Torres  
12601 SW 13th St G306  
Pembroke Pines, FL 33027

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 August 28, 2020. 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 a administrative action in Florida.

Thus, on September 2, 2020 the Division wrote to you regarding the discrepancy in your application. Having failed to a response, on October 8, 2020 the Division again wrote to you via certified mail, informing you that your application remains incomplete, and informing you that you had violated the insurance laws of South Dakota by not responding to the first letter within 20 days. Having again failed to receive a response, the Division attempted to reach you via phone, on December 23, 2020 and left you a voicemail informing you that if you did not respond to the Division, you application would denied. As of the date of this letter, the Division still has not received a response or any explanation for your lack of communication with the Division.

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; and SDCL 58-30-167(8) for and 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 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: [franktorresinsurance@gmail.com](mailto:franktorresinsurance@gmail.com)