



October 17, 2022

**SENT FIRST CLASS AND CERTIFIED MAIL**

Juan Morales Bravo  
5805 Charlotte Drive, Apt. 444  
San Jose, CA 95123-6920

Re: Application for South Dakota Non-Resident Insurance Producer License

Dear Mr. Morales Bravo,

This letter is to notify you that your application for licensure as a non-resident insurance producer in South Dakota has been denied. The reason for the denial is as follows:

You submitted an application for an individual non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on December 20, 2021. You answered "no" to Question 1A of the licensing application asking if you had ever been convicted of a misdemeanor. You also answered "no" to Question 2 of the licensing application asking if you had ever been named or involved as a party in an administrative proceeding.

Documentation was provided for two misdemeanor traffic violations, which is not a required disclosure for the South Dakota licensing application. However, in reviewing your application, it was discovered that you have been named in administrative actions, and no documentation was provided.

Due to this discrepancy in your application, the Division wrote to you on February 16, 2022, requesting an explanation and the documentation regarding administrative actions. The Division received no response and wrote a citation letter on August 9, 2022, which was sent via email, first-class mail, and first-class certified mail. A response was received on August 14, 2022, with the documentation regarding the traffic violations but not about the administrative actions. The Division sent an email response on August 15, 2022, asking for documents from the administrative actions. An email response was received on September 12, 2022, with an explanation of the administrative actions, but no documentation regarding the administrative actions was included.

Therefore, your application is denied based upon SDCL 58-30-167(1), (2), and (9) for providing incomplete information in the license application, violating any insurance laws, rules, or order of another state's insurance director, and having a license denied in another state.

Please note that this denial is considered an administrative action which will be reported to the data base 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.



SOUTH DAKOTA  
DEPT. OF **LABOR**  
& **REGULATION**

**DIVISION OF  
INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

[dlr.sd.gov/insurance](http://dlr.sd.gov/insurance)

Pursuant to SDCL 58-30-168, you may make a written request to the Division of Insurance within 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,

*Tony Dorschner, Assistant Director Producer Licensing  
South Dakota Division of Insurance  
Department of Labor and Regulation*

CC: Juan Morales Bravo  
604 E. Calaveras Blvd.  
Milpitas, CA 95035-7705

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