

June 11, 2024

CERTIFIED MAIL & FIRST-CLASS MAIL

Layla Espinel
8600 NW S River Dr
Miami, FL 33166

RE: Application for Insurance Producer License

Dear Layla Espinel,

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

On April 9, 2024, you submitted an application to renew your individual non-resident insurance producer license to the South Dakota Division of Insurance (“Division”). Previously, on October 11, 2023, the Division was made aware your appointments as a licensed representative had been terminated for cause for assisting in the submission of insurance policy applications without the applicant’s consent. The Division made attempts to contact you requesting a detailed explanation regarding the termination for cause on January 8, 2024, January 30, 2024, and April 15, 2024. To date, the Division has received no response.

Based on the above information, your application is denied based upon SDCL 58-30-167(2), (5), & (8) and 58-33-66(1) for violating any insurance laws or rules, misrepresenting the terms of an actual or proposed insurance contract or application for insurance; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state; and by failing to respond to the Division.

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.



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

Sincerely,

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

Cc: Layla.espinel@gmail.com

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