



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

September 18, 2024

CERTIFIED MAIL & FIRST-CLASS MAIL

Ruth Catherine Esquivel
1701 NW 15TH PL
Cape Coral, FL 33993-5024

RE: Application for Insurance Producer License

Dear Ms. Esquivel,

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 14, 2024. On your answers to the application questions, you answered “Yes” to the question concerning felony criminal history. You provided documentation with your application of a felony charge concerning a false or dishonest crime that occurred on or about July 6, 2023.

Based on the above information, your application is denied because you have been determined not to be in good standing under ARSD 20:06:01:03(6) and based upon SDCL 58-30-167(2) & (8) for violating the insurance laws or rules of the State of South Dakota and using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

This denial is considered an administrative action and will be reported to the database maintained by the National Association of Insurance Commissioners. When an administrative action occurs, an insurance producer may be required to report the action to all states in which an insurance license is held 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,

Tony Dorschner

Assistant Director

South Dakota Division of Insurance

Department of Labor and Regulation