



June 27, 2024

CERTIFIED MAIL & FIRST-CLASS MAIL

Christine Villasenor
8647 Kasper Glen Court
Las Vegas, NV 89178

RE: Application for Insurance Producer License

Ms. Villasenor,

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

You submitted a renewal application for an insurance producer license to the Division on March 26, 2024. On the application questions, you answered "No" to all application questions, including the question concerning administrative actions. While investigating your application, it was discovered that you were the subject of an administrative action in the State of Nevada. You entered into a Consent Agreement and Order with a monetary penalty with Nevada, effective February 2, 2024, due to misrepresentation and demonstrated lack of fitness or trustworthiness. This administrative action occurred while you were licensed in South Dakota, as you were licensed in South Dakota as of March 16, 2023. You failed to report this administrative action to South Dakota within 30 days of its effective date.

Your renewal application is denied based upon SDCL 58-30-167(1), (2), & (8) and 58-30-193 for providing incorrect, misleading, incomplete, or materially untrue information in a license application; violating the insurance laws or rules of the State of South Dakota and another state; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and failing to report an administrative action taking against the insurance producer in another jurisdiction within 30 days of the final disposition of the matter.

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 renewal application for licensure.

Sincerely,

Tony Dorschner

*Assistant Director - South Dakota Division of Insurance
Department of Labor and Regulation*

Cc: christine.villasenor@connectbyamfam.com; christienv99@gmail.com