

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

August 23, 2018

Philip Mercado Jr.
7911 Fondren Rd.
Houston, TX 77074-4603

SENT VIA CERTIFIED MAIL**7013 0600 0001 9742 2583**

RE: Application for Insurance Producer License

Dear Mr. Mercado,

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 21, 2018. On your answer to the application questions concerning administrative actions and misdemeanor and felony convictions, you indicated you had been involved in an administrative proceedings and been convicted for misdemeanor and felony offenses. You had administrative actions against you in Georgia, Indiana, Missouri, Wisconsin, and Texas.

The Division wrote to you on July 16, 2018 to request a copy of the Texas administrative action and a written explanation. You responded to the Division on July 17, 2018 with the requested documents.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(2), (6), and (9) for violating another state's insurance laws, for having been convicted of a felony, and for having your license denied in another state.

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 (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,

Dan Nelson, Assistant Director
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation

124 South Euclid Avenue, 2nd Floor |

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