



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

September 10, 2018

Melissa Raber
5308 Old Hwy 21, Apt C7
Imperial, MO 63052

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 2620

RE: Application for Insurance Producer License

Dear Ms. Raber,

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 6, 2018. On your answer to the application questions concerning felony convictions, you indicated have a felony conviction involving dishonesty and attached the appropriate 1033 waiver form from your home state. You did not attach the applicable 1033 waiver with your application.

The Division wrote to you on June 8, 2018 to request a written explanation regarding inconsistent, incomplete, and incorrect information that was submitted and to request a copy of the 1033 waiver. The Division received no response and wrote to you on July 9, 2018 making the same request. The Division received an email with the attached requested information. On August 10, 2018 the Division received notice in the mail that your address was incorrect. The Division wrote to you on August 14, 2018 (via a third party) to update your mailing address. The Division received notice on August 14, 2018 that your address had been updated.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), and (6), 58-33-66, and 58-30-157 for providing incomplete information, violating South Dakota's insurance laws, for having been convicted of a felony, for failure to respond to the Division timely within 20 days, and for failure to inform the director of a change of address within 30 days of the change.

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.



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Sincerely,

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

Cc: Melissa Raber
PO Box 2146
Imperial, MO 63052

7013 0600 0001 9742 2613