



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

DIVISION OF INSURANCE

Tei: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

March 8, 2019

Shaheed Payne
5806 N. 12th St.
Philadelphia, PA 19141

SENT VIA CERTIFIED MAIL

7013 0600 0001 9742 3955

RE: Application for Insurance Producer License/Denial

Dear Mr. Payne

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

You applied for reinstatement of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") on October 5, 2018. On your application, you answered "NO" to having been named in an administrative action, and "YES" to being convicted a felony and a misdemeanor. After investigating your application, it was discovered that you have in fact been named in 3 administrative actions. Additionally, the investigation discovered that you failed to supply all the required documentation concerning your criminal history.

Thus, on December 14, 2018, the Division wrote to you via email, requesting that you provide all documentation of your criminal history and to provide an explanation as to why you failed to disclose your administrative actions. Having failed to receive a response, on January 15, 2019, the Division sent you a certified letter and email, again asking you to provide the official documentation regarding your convictions and a written explanation as to why your administrative actions were not disclosed. In a last attempt to reach you, on January 27, 2019 the Division called the phone number listed on your application, no one answered the call, and the Division was not able to leave a voicemail. To date, there has been no explanation for the irregularities in your address, no explanation for your lack in communication with the Division, and no documentation of your past administrative actions and criminal activity provided to the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1),(2),(3),(6),&(9) for providing incorrect, misleading, incomplete, or materially untrue information in your license application; for violating any insurance laws or rules, of this or of another state; attempting to obtain a license through misrepresentation or fraud; having been convicted of a felony; and for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other 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 all states in which an insurance license is held and in accordance with the timeframes and requirements of each state.

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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.

Regards,

A handwritten signature in black ink that reads "Daniel R. Nelson". The signature is written in a cursive style with a long horizontal line extending to the right.

Daniel R. Nelson, *Assistant Director*
South Dakota Division of Insurance
Department of Labor and Regulation