



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

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369

dlr.sd.gov/insurance

May 27, 2020

CERTIFIED MAIL & FIRST-CLASS MAIL

Lateef Muhammad
120 W 12th St, STE 1700
Kansas City, MO 64105-1923

RE: Application for Insurance Producer License

Dear Mr. Muhammad,

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 August 19, 2019. On your answers to the application questions, you answered "Yes" to the questions concerning misdemeanor and felony convictions. You provided documents of your criminal history with your application, including your misdemeanor conviction and your pending criminal proceeding of a felony charge.

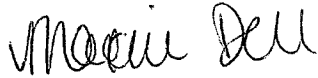
Due to the above, the Division wrote to you on September 13, 2019 via regular mail to request an explanation why the required documentation was not provided, a copy of the charging document for each incident, a copy of the notice of hearing, a copy of an official document demonstrating the resolution of the charges or any final judgment, a written explanation regarding why a South Dakota license should be granted, and a copy of an official document regarding your pending criminal proceeding and diversion program. Having failed to receive a response from you, the Division wrote to you on October 15, 2019 via certified mail, regular mail, and email requesting a response. The Division received a response on October 16, 2019. The response included information that was previously provided to the Division, but it did not include the information requested by the Division. The Division wrote to you on October 16, 2019 via email to request the same documentation. The Division received a response on October 17, 2019. The response did not include the requested information. The Division wrote to you on October 29, 2019 via email making the same request as the previous correspondences. Having failed to receive a response from you, the Division wrote to you on November 14, 2019 via email requesting a response. The Division received a response on November 19, 2019. The Division informed you on November 19, 2019 that your response did not include the requested information and was not considered a response. The Division again asked for the requested information.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(1), (2), and (8) 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; and using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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,



Maggie Dell, *Assistant Director*
South Dakota Division of Insurance
South Dakota Department of Labor and Regulation

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