



December 21, 2020

SENT VIA CERTIFIED MAIL

Raheem Waiters
3040 Oasis Grand Blvd. Apt 3206
Fort Myers, FL 33916-1636

7016 2710 0000 6134 1481

RE: Application for Insurance Producer License

Dear Mr. Waiters,

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:

On June 30, 2020, the South Dakota Division of Insurance (“Division”) received an application for a nonresident insurance producer license from you. You answered “yes” to having been charged with or convicted of a misdemeanor, but you did not provide the required documentation relating to your criminal history. The Division emailed you on July 31, 2020 and asked that you provide a copy of any charging document, a copy of any notice of hearing, a copy of any final resolution, a written statement on the circumstances of each incident, and an explanation as to why you provided incorrect, misleading, incomplete, or materially untrue information in the application. You did not respond to this email.

On August 12, 2020, the Division sent the same request to the email and mailing addresses in your application, as well as an additional request for a statement as to why you did not respond to the previous email. The Division again received no response. The Division again sent the same correspondence on September 16, 2020, and again received no response. On October 22, 2020, the Division attempted to call you at the phone numbers you provided in your application but received no answer.

Based on the above information, your application is denied under SDCL § 58-30-167(1), (3), and (8) for providing incorrect, misleading, incomplete, or materially untrue information on your license application, attempting to obtain a license through misrepresentation or fraud, and demonstrating incompetence and untrustworthiness 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.



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369 | dlr.sd.gov/Insurance

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

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

CC (U.S. First Class):

Raheem Waiters
214 W. Huron St.
Chicago, IL 60654-8618

7016 2710 0000 6134 1481

U.S. Postal Service™	
CERTIFIED MAIL® RECEIPT	
Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
OFFICIAL USE	
Certified Mail Fee \$	Postmark Here
Extra Services & Fees (check box, add fee as appropriate)	
<input type="checkbox"/> Return Receipt (hardcopy) \$	
<input type="checkbox"/> Return Receipt (electronic) \$	
<input type="checkbox"/> Certified Mail Restricted Delivery \$	
<input type="checkbox"/> Adult Signature Required \$	
<input type="checkbox"/> Adult Signature Restricted Delivery \$	
Postage \$	
Total Postage and Fees \$	
<i>Sent To</i>	
Street and Apt. No., or PO Box No.	
City, State, ZIP+4®	
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	