



January 15, 2021

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

Jacquan Marshay Waites-Ray
2265 S State St Unit 373,
South Salt Lake UT 84115-2752

7016 2710 0000 6134 1672

RE: Application for Insurance Producer License/Denial

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

You applied for an individual non-resident insurance producer license to the South Dakota Division of Insurance ("Division") on August 4, 2020. In your application, you answered "YES" the questions concerning misdemeanor criminal convictions and prior administration actions. However you failed to include any documentation of your criminal conviction and provided documentation of the following administrative actions:

- California 2019 Action – License Denied; Other States Action, Criminal Record/History
- Florida 2019 Action – License Denied; Demonstrated Lack of Fitness or Trustworthiness
- Delaware 2018 Action - \$500 Consent Order; Other States Action
- Louisiana 2018 Action – License Suspended; Failure to Report Other State Action, Failure to Pay Fine
- Louisiana 2018 Action - \$250 Monetary Penalty; Failure to Report Other State Action
- California 2017 Action – License Denied; Failure to Respond, Criminal Record/History
- Indiana 2016 Action – License Denied; Criminal Record/History
- Utah 2015 Action – License Probation, License Granted; Demonstrated Lack of Fitness or Trustworthiness

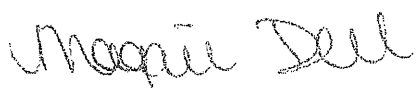
Due to the lack of information regarding your criminal history and numerous administrative actions, on August 21, 2020 the Division wrote you via email for an explanation. Having failed to receive a response, on September 21, 2020 the Division sent you a second letter via certified mail and email asking for an explanation and advising you that you had violated the South Dakota Insurance Code by not responding within 20 days. Having again failed to receive a response, on July 24, 2020 the Division called your number of record, but was unable to reach you. As of the date of this letter, the Division still has not received a response or explanation regarding your criminal history or lack of communication with the Division.

Based on the above information, your application is denied because you have been determined not be in good standing under ARSD 20:06:01:03 and based upon SDCL §58-30-167(8) & (9) for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; and 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.

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
 Department of Labor and Regulation

CC: jwaites@coveranceis.com and contracts@coveranceis.com

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PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions