



October 01, 2021

SENT VIA CERTIFIED MAIL & FIRST-CLASS MAIL

Cheri Walters
2809 S 160TH ST STE 201
Omaha, NE 68130

RE: Application for Insurance Producer License/Denial

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 of an individual nonresident insurance producer license to the South Dakota Division of Insurance ("Division") January 15, 2021. On your application you answered "YES" but failed to provide all the required documentation surrounding your conviction.

Due to this discrepancy, on February 11, 2021 the Division wrote to you asking for clarification and asking for you to provide the required documentation regarding your felony conviction. Having failed to receive a response, on June 21, 2021 the Division sent you a cite letter, via certified mail, asking for clarification, the required documentation, and asking why you failed to respond to first letter within 20 days as required by the South Dakota Insurance Code. As of the date of this letter, the Division still has not received a response or any explanation for your lack of communication with the Division.

Based on the above information, your application is denied based upon SDCL §§ 58-30-167(6) & (8) for having been convicted of a felony; and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this 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 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
Department of Labor and Regulation

CC: cheriwalters@assurance.com & cerecita07@gmail.com