



SOUTH DAKOTA
DEPT. OF LABOR
& REGULATION

DIVISION OF INSURANCE

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

February 24, 2023

SENT VIA FIRST CLASS MAIL & CERTIFIED MAIL

Joanna Rowland
9501 Camino Capistrano Ln.
Las Vegas, NV 89147

RE: Application for Insurance Producer License

Ms. Rowland,

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

You submitted an application to the South Dakota Division of Insurance (“Division”) for an individual insurance producer license on November 9, 2022. You answered “yes” regarding questions about felonies and “no” to the questions about misdemeanors and previous administrative actions. You provided evidence of a felony conviction for crimes involving money laundering and conspiracy in 2001. California regulators granted you an 18 U.S.C. § 1033 waiver to operate in that state. The Division conducted an investigation of your application, discovering administrative actions from the states of California and Virginia, of which Virginia’s action was undisclosed.

Based on the above information, your application is denied under SDCL 58-30-167(1), (2), (3), (6), (8), and (9) for providing incorrect, misleading, incomplete, or materially untrue information in the license application; for violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent; for attempting to obtain a license through misrepresentation; for having been convicted of a felony; 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 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 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 days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your application for licensure.

Sincerely,

Tony Dorschner
Assistant Director Producer Licensing
South Dakota Division of Insurance