



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

**DIVISION OF INSURANCE**

Tel: 605.773.3563 | Fax: 605.773.5369 | [dlr.sd.gov/securities](http://dlr.sd.gov/securities)

November 17, 2021

**SENT VIA FIRST CLASS MAIL, CERTIFIED MAIL, & E-MAIL**

Carissa Kerns  
2200 W. 49<sup>th</sup> St., STE 100  
Sioux Falls, SD 57105

RE: Application for Insurance Producer License

Ms. Kerns,

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 for an individual insurance producer license to the South Dakota Division of Insurance ("Division") on October 10, 2021. You answered "yes" to the question regarding misdemeanor convictions. The Division conducted an investigation and corroborated that you were charged with felony Grand Theft Embezzlement due to acts against your former employer. A jury trial was scheduled and canceled due to a plea agreement, resulting in your conviction for Petty Theft on July 20, 2018 for which you were jailed. Additionally, you pled guilty to Driving Under the Influence on November 12, 2020. Your application and its required attachments show recent unlawful, dishonest, deceitful, or fraudulent conduct and show signs of drug or alcohol dependency under ARSD 20:06:01:04 and ARSD 20:06:01:03(6) and (7), respectively.

Based on the above information, your application is denied under SDCL 58-30-167(8) for 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 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 Producer Licensing  
*South Dakota Division of Insurance*  
*Department of Labor and Regulation*

CC (First Class Only): Carissa Kerns  
2110 W. Trevi Place #330  
Sioux Falls, SD 57108