



May 1, 2023

**SENT VIA FIRST CLASS MAIL & CERTIFIED MAIL**

Ashlyn Carney  
3600 Glen Oaks Blvd, 104  
Sioux City, IA 51104

RE: Application for Insurance Producer License

Ms. Carney,

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 December 30, 2022. You answered “yes” regarding questions about misdemeanors and felonies. The Division conducted an investigation of your application, where you provided documentation showing crimes from 2021 involving possession with intent to distribute controlled substances. The Division requested charging and probation documents and an explanation of the crimes to complete its file. A month later, because you did not respond, the Division sent a second inquiry. You responded by providing duplicative documentation but did provide an explanation of the crimes. In your narrative, you stated the charges were misdemeanors when the documents showed felony matters. You did not provide copies of the charging documents regarding your felony. According to your responses, you are on felony probation until September 2023. Based on ARSD 20:06:01:03 and 20:06:01:04, you are not in good standing.

Based on the above information, your application is denied under SDCL 58-30-167 (6) and (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 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,

Tony Dorschner  
*Assistant Director Producer Licensing*  
*South Dakota Division of Insurance*