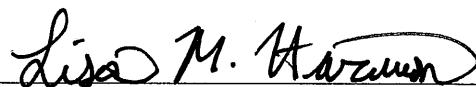


BEFORE THE DIVISION OF INSURANCE
DEPARTMENT OF LABOR AND REGULATION
STATE OF SOUTH DAKOTA

IN THE MATTER OF DANTA JOSHUA SNOW	INS 26-016 NOTICE OF ENTRY OF FINAL DECISION
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NOTICE IS HEREBY GIVEN, that attached hereto, is a true and correct copy of the Final Decision entered by Marcia Hultman, Secretary of the South Dakota Department of Labor and Regulation, on August 21, 2026.

Dated this 24th day of August, 2026.



Lisa M. Harmon
Insurance Division Legal Counsel
South Dakota Dept. of Labor and Regulation
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
Phone (605) 773-3563
Fax (605) 773-5369

CERTIFICATE OF SERVICE

I, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Notice of Entry of Final Decision with respect to the above-entitled action was sent via U.S. First Class Mail to the following:

Dante Joshua Snow



Dated this 24th day of August, 2026 in Pierre, South Dakota.

A handwritten signature in black ink that reads "Lisa M. Harmon". The signature is written in a cursive style and is positioned above a horizontal line.

Lisa M. Harmon
Insurance Division Legal Counsel
Department of Labor and Regulation
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
(605) 773-3563
lisa.harmon@state.sd.us

BEFORE THE DIVISION OF INSURANCE
DEPARTMENT OF LABOR AND REGULATION
STATE OF SOUTH DAKOTA

IN THE MATTER OF
DANTE JOSHUA SNOW

INS 26-016

FINAL DECISION

After reviewing the record and the proposed order of the Hearing Examiner in this matter,

IT IS HEREBY ORDERED that pursuant to SDCL 1-26D-4, the Hearing Examiner's Proposed Findings of Fact, Conclusions of Law and Proposed Order, dated August 19, 2026 is adopted in full.

IT IS FURTHER ORDERED that the South Dakota Insurance Producer License Application of the Respondent is hereby denied.

Parties are hereby advised of the right to further appeal the final decision to Circuit Court within (30) days of receiving such decision, pursuant to the authority of SDCL 1-26.

Dated at Pierre, South Dakota this 21 day of August, 2026.



Marcia Hultman, Secretary
South Dakota Department of Labor and Regulation
700 Governors Drive
Pierre, SD 57501

**STATE OF SOUTH DAKOTA
OFFICE OF HEARING EXAMINERS**

**IN THE MATTER OF
DANTE JOSHUA SNOW**

**INS 26-016
PROPOSED DECISION**

This matter came for hearing before the Office of Hearing Examiners on August 19, 2026 pursuant to a Notice of Hearing issued by the South Dakota Division of Insurance (Division). Lisa M. Harmon appeared as counsel for the Division with the Division's witness, Sue Yerges. DANTE JOSHUA SNOW (Respondent), did not appear, either virtually or in-person. The Hearing Examiner now enters these Proposed Findings of Fact, Conclusions of Law, and Proposed Decision. The Division admitted its Exhibits 1 through 7 into evidence and moved that the Hearing Examiner enter these Proposed Findings of Fact, Conclusions of Law, and Proposed Decision as a default disposition to this contested case.

ISSUE

Whether the decision by the South Dakota Division of Insurance to deny DANTE JOSHUA SNOW's South Dakota Insurance Producer License was reasonable under SDCL 58-30-167(2), (6), & (8) and ARSD 20:06:01:03?

FINDINGS OF FACT

1. Respondent applied for a South Dakota Insurance Producer License on May 2, 2026. (Exhibit 1).
2. Respondent answered "Yes" to question 1b, "Have you ever been convicted of a felony..." (Exhibit 1).
3. Respondent provided records of his criminal history concerning two felony convictions in 2023 and 2024, respectively. (Exhibits 1A, 2, 3, 4, 5, 5A, and 5B).
4. The Division denied Respondent's application on July 6, 2026. (Exhibit 6).
5. Respondent appealed the denial of their application on July 7, 2026. (Exhibit 7).
6. Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
7. To the extent any of the foregoing are improperly designated and are instead conclusions of law, they are hereby redesignated and incorporated herein as conclusions of law.

REASONING

This case involves a request by the Respondent to review the Division's decision to deny their application for an Insurance Producer License. The Respondent requested a hearing "within 30 days of the date of the nonrenewal or denial" as required by SDCL 58-30-168. As such, the general burden of proof for administrative hearings of preponderance of the evidence will apply. *In re Setliff*, 645 N.W.2d 601, 605 (2002 S.D.) Pursuant to SDCL 58-30-168, the Court is to "determine the reasonableness of the director's action." Therefore, it is the Division's burden to show by the preponderance of the evidence that it was reasonable in denying the Respondent's license.

SDCL 58-30-167 states that "... The Director may ... refuse to issue or renew an insurance producer's license . . . for any one or more following causes, (shown in pertinent part):

- (2) Violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent;
- (6) Having been convicted of a felony;
- (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

ARSD 20:06:01:03 lists factors for the Division to consider whether a person is in good standing.

The evidence shows the Division considered all pertinent information. The evidence indicates the Respondent violated the insurance laws of South Dakota, was convicted of two felonies, and used fraudulent, coercive, or dishonest practices, or demonstrated incompetence or untrustworthiness in the conduct of his business. The evidence indicates the Respondent lacked good standing. Applying the law to the Findings of Fact, the Division has shown by the preponderance of the evidence that the Division was reasonable in denying the Respondent's Insurance Producer License application.

CONCLUSIONS OF LAW

1. The Division has jurisdiction over the Respondent and the subject matter of this contested case pursuant to SDCL Chs. 1-26 and 58-30. The Office of Hearing Examiners is authorized to conduct the hearing and issue a proposed decision pursuant to SDCL 1-26D-4.
2. The Division bears the burden of establishing the reasonableness of denying a license application by a preponderance of the evidence.
3. The Division established by a preponderance of the evidence that the Division was reasonable in denying the application of the Respondent under SDCL 58-30-167(2), (6), & (8) and under ARSD 20:06:01:03 for not being in good standing.

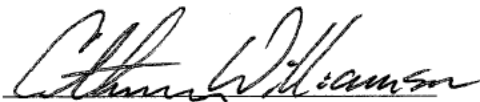
4. Any additional Conclusions of Law included in the Reasoning section of this decision are incorporated herein by reference.
5. To the extent any of the foregoing are improperly designated and are instead findings of fact, they are hereby redesignated and incorporated herein as Findings of Fact.

Based on the above Findings of Fact, Reasoning, and Conclusions of Law, the Secretary of the Department of Labor and Regulation enters the following:

PROPOSED DECISION

It is the Proposed Decision of the Office of Hearing Examiners that the determination by the Division of Insurance to deny the South Dakota Insurance Producer License of DANTE JOSHUA SNOW be affirmed as reasonable.

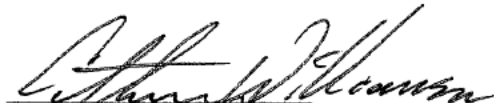
Dated this 19th day of August, 2026.



Julie McClelland
Hearing Examiner
Office of Hearing Examiners
523 East Capitol
Pierre, SD 57501

CERTIFICATE OF SERVICE

I certify on August 19, 2026, at Pierre, South Dakota, a true and correct copy of this Proposed Decision was mailed to each of the parties below.



Julie McClelland
Office of Hearing Examiners

Dante Joshua Snow



Lisa M. Harmon
Division of Insurance
124 S. Euclid Ave., 2nd Floor
Pierre, SD 57501
lisa.harmon@state.sd.us

Hand
Delivered