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

IN THE MATTER OF KELLI BROWN)	CONSENT ORDER	

In resolution of the above matter and in lieu of a formal hearing, the undersigned parties do hereby agree to the following:

KELLI BROWN, whose address of record is 521 N. Antelope Ave., Madison, SD 57042, held a resident insurance producer license in the State of South Dakota;

KELLI BROWN is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation;

The Division alleges the following:

- 1) KELLI BROWN submitted an application for insurance on an automobile after she knew or should have known the automobile was damaged in an accident on August 9, 2017;
- 2) KELLI BROWN knowingly made a false or fraudulent statement or representation with reference to an application for insurance, in violation of SDCL § 58-33-37;
- 3) KELLI BROWN used fraudulent, coercive, or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business, in violation of SDCL§ 58-30-167(8);
- 4) KELLI BROWN failed to timely report a felony criminal prosecution to the Division, in violation of SDCL § 58-30-194;
- 5) Pursuant to SDCL §§ 58-30-167(2) & (8), 58-30-170, 58-30-194, and 58-33-37, the Director of the Division may revoke KELLI BROWN's resident insurance producer license for any one of the above-cited reasons.

KELLI BROWN is aware of and understands the nature of the charges and has been informed that she has the right to counsel, hearing, and appeal and that by agreeing to and signing this Consent Order, waives these rights;

In return for KELLI BROWN agreeing to the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute the final disposition pursuant to SDCL § 1-26-20;

KELLI BROWN agrees, in lieu of contesting this matter formally, to the revocation of her resident insurance producer's license and to cease the transaction of insurance business in this state;

KELLI BROWN further agrees that this Consent Order may be considered in any future licensing procedures with the South Dakota Division of Insurance and for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

By the execution of this Consent Order, KELLI BROWN waives her right to contest the allegations contained in this Consent Order in any future licensing proceedings;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that the resident insurance producer's license of KELLI BROWN is hereby revoked; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 29th day of May, 2020

Earry Deiter, Director

South Dakota Division of Insurance

I have read and understand the terms of this Consent Order and the waiver of my due process rights and voluntarily enter into this Consent Order.

Dated this $\frac{27^{44}}{}$ day of $\frac{}{}$ May, 2020.

Name (Print)