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

| IN THE MATTER OF ANDREW GRIZZARD |) | CONSENT ORDER |
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In resolution of the above matter and in lieu of issuance of a Notice of Hearing and a formal hearing, the undersigned parties do hereby agree to the following:

ANDREW GRIZZARD, whose address of record is 3501 SW 160th Ave, FL 3, Miramar, FL 33027-4695, holds a nonresident insurance producer license in the State of South Dakota;

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

The South Dakota Division of Insurance alleges the following with regard to ANDREW GRIZZARD:

- ANDREW GRIZZARD failed to timely report a 2012 Colorado administrative action in violation of SDCL § 58-30-193;
- 2) ANDREW GRIZZARD failed to respond to the Division within 20 days of the Division's inquiries dated March 14, 2013 and April 15, 2013 in violation of SDCL § 58-33-66(1);
- 3) Pursuant to SDCL § 58-30-167(2), 58-30-193, and 58-33-66(1), the Director of the South Dakota Division of Insurance may revoke or suspend ANDREW GRIZZARD's nonresident insurance producer license for the above-cited reason.

ANDREW GRIZZARD is aware of and understands the nature of the allegations and has been informed that he has the right to a Notice of Hearing, counsel and appeal and that by agreeing to sign this Consent Order, waives these rights;

In return for ANDREW GRIZZARD agreeing to and complying with the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL § 1-26-20;

ANDREW GRIZZARD agrees to pay \$500 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

ANDREW GRIZZARD further agrees to conduct himself in accordance with the insurance laws and regulations of the State of South Dakota;

ANDREW GRIZZARD further agrees that this Consent Order may be considered 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;

ANDREW GRIZZARD waives his right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that ANDREW GRIZZARD pay a monetary penalty in the amount of \$500 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that ANDREW GRIZZARD abide by the agreements made by him in this Consent Order; and it is further

ORDERED that the final decision signed on October 21, 2013 is hereby rescinded; 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 28 day of April , 2014.

Merle Scheiber, 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 23 day of APRIC, 2014.

Signature

Name (typed or printed)