

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

IN THE MATTER OF
HEATHER RIVARD

)
)

CONSENT ORDER

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:

HEATHER RIVARD, whose address of record is 4040 Tuscan Court, Sioux Falls, SD 57103 holds a resident insurance producer license in the State of South Dakota;

HEATHER RIVARD, 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 HEATHER RIVARD:

- 1) HEATHER RIVARD failed to timely and completely respond the Division’s inquires dated November 29, 2016, December 21, 2016, December 23, 2016, January 4, 2017, and January 26, 2017 in violation of SDCL §§ 58-33-66 and 58-33-68;
- 2) HEATHER RIVARD failed to update her change in address with Division within 30 days, a violation of SDCL § 58-30-157;
- 3) Pursuant to SDCL §§ 58-30-167(2) and (8), 58-30-157, 58-33-66 and 58-33-68, the Director of the South Dakota Division of Insurance may revoke or suspend HEATHER RIVARD’s resident insurance producer license for the above-cited reason.

HEATHER RIVARD is aware of and understands the nature of the allegations and has been informed that she 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 HEATHER RIVARD 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;

HEATHER RIVARD agrees to pay \$2,000 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

HEATHER RIVARD further agrees to conduct herself in accordance with the insurance laws and regulations of the State of South Dakota;

HEATHER RIVARD 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;

HEATHER RIVARD waives her 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:

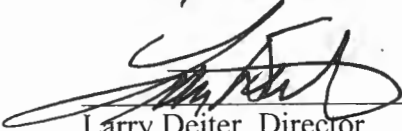
ORDERED that HEATHER RIVARD pay a monetary penalty in the amount of \$2,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

~~ORDERED that HEATHER RIVARD abide by the agreements made by her in this Consent Order; 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.

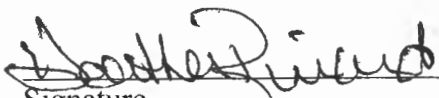
Dated at Pierre, South Dakota this 19th day of September, 2017.



Larry 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 9 day of September, 2017.



Signature

Heather Rivard

Name (typed or printed)