

**SOUTH DAKOTA
DEPARTMENT OF LABOR AND REGULATION
DIVISION OF INSURANCE**

**IN THE MATTER OF
GEOFFERY BRANSON,
LICENSEE**

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**FINAL DECISION
INS 17-30**

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 January 29, 2018, is adopted in full.

IT IS FURTHER ORDERED that the South Dakota Non-resident Insurance Producer License of Geoffery Branson will hereby be revoked.

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 this 21st day of February, 2018.



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

STATE OF SOUTH DAKOTA
DEPARTMENT OF LABOR AND REGULATION

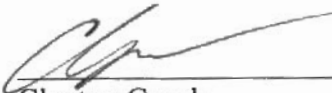
IN THE MATTER OF
GEOFFERY BRANSON

INS 17-30

NOTICE OF ENTRY OF PROPOSED
FINDINGS OF FACT, CONCLUSION OF LAW,
AND DECISION AND FINAL DECISION

NOTICE IS HEREBY GIVEN, that attached hereto, is a true and correct copy of the Proposed Findings of Fact, Conclusions of Law, and Decision, and Final Decision entered by Marcia Hultman, Secretary of the South Dakota Department of Labor and Regulation, on February 8, 2018.

Dated this 12th day of February, 2018.



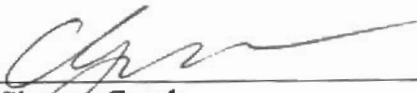
Clayton Grueb
Legal Counsel
South Dakota Division of Insurance
2330 N. Maple Ave. Suite 1
Rapid City, SD 57701
(605) 394-3396

CERTIFICATE OF SERVICE

I, Clayton Grueb, the undersigned, do hereby **certify that on the date shown below, a true and correct copy of the Proposed Findings of Fact, Conclusions of Law, and Decision, and Final Decision with respect to the above-entitled action was sent U.S. Certified Mail thereon, to the following:**

**Geoffery Branson
P.O. Box 89818
Sioux Falls, SD 57109**

Dated this 12th day of February, 2018 in Rapid City, South Dakota.



**Clayton Grueb
Legal Counsel
South Dakota Division of Insurance
2330 N. Maple Ave. Suite 1
Rapid City, SD 57701
(605) 394-3396**

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

**IN THE MATTER OF
GEOFFERY BRANSON**

**INS 17-30
PROPOSED DECISION**

This matter came for hearing before the Office of Hearing Examiners on January 26th, 2018 pursuant to a Notice of Hearing issued by the South Dakota Division of Insurance ("Division") on December 15, 2017. Clayton Grueb appeared as counsel for the Division. Geoffery Branson did not appear, either in person or through counsel. The Division admitted its Exhibits 1 through 5 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 Resident Insurance Producer License of Geoffery Branson should be revoked due to failing to timely respond to the Division; failing to notify the Division of an change in his mailing address within 30 day; and for demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; in violation of SDCL §§ 58-30-157, 58-30-167(2) & (8), 58-33-66, and 58-33-68.

FINDINGS OF FACT

1. Geoffery Branson was licensed as an insurance producer by the Division on April 14, 2012. The license is currently active. (Exhibit 1).
2. Geoffery Branson appointment with an insurer was terminated for cause. (Exhibit 2).
3. The Division sent inquiries to Geoffery Branson at the address of record requesting an explanation for Mr. Branson's termination. (Exhibit 3-5).
4. Geoffery Branson did not respond to the Division's inquiries. (Exhibit 3-5).
5. All of the Division's inquiries were returned to the Division with notes from the post office indicating that Geoffery Branson had changed his address.
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.

SCANNED

REASONING

This case involves a request by the Division to revoke the South Dakota Resident Insurance Producer's License of Geoffery Branson. As a consequence of the potential loss of Respondent's livelihood from the lack of licensure, the burden of proof in this matter is higher than the preponderance of evidence standard, which applies in a typical administrative hearing. "In matters concerning the revocation of a professional license, we determine that the appropriate standard of proof to be utilized by an agency is clear and convincing evidence." *In re Zar*, 434 N.W.2d 598, 602 (S.D. 1989). Our Supreme Court has defined "clear and convincing evidence" as follows:

The measure of proof required by this designation falls somewhere between the rule in ordinary civil cases and the requirement of our criminal procedure, that is, it must be more than a mere preponderance but not beyond a reasonable doubt. It is that measure or degree of proof which will produce in the mind of the trier of facts a firm belief or conviction as to the allegations sought to be established. The evidence need not be voluminous or undisputed to accomplish this.

Brown v. Warner, 78 S.D. 647, 653, 107 NW2d 1, 4 (1961).

SDCL 58-30-157 states that "A licensee shall inform the director . . . of a change of address within thirty days of the change." SDCL 58-33-66(1) requires Geoffery Branson to respond to the Division and supply requested documents within twenty days from the receipt of a request. In addition, the Division considers SDCL 58-30-167 (shown in pertinent part) as follows:

The director may... revoke or refuse to continue, any license issued under this chapter... after a hearing... The director may... revoke... an insurance producer's... for any one or more of the following causes:

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

The evidence indicates that Geoffery Branson violated the insurance laws of South Dakota, failed to update his address with the Division, and failed to respond to Division inquiries regarding his termination for cause. Applying the law to the Findings of Fact it is clear the Resident Insurance Producer License of Geoffery Branson is subject to revocation and should be revoked.

CONCLUSIONS OF LAW

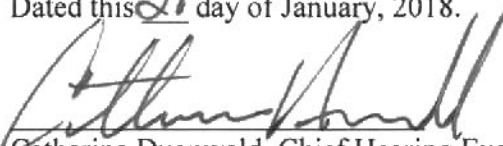
1. The Division has jurisdiction over Geoffery Branson and the subject matter of this contested case. The Office of Hearing Examiners is authorized to conduct the hearing and issue a proposed decision pursuant to SDCL 1-26D-4.
2. The Division bears the burden of establishing the alleged statutory violations by clear and convincing evidence.
3. The Division established by clear and convincing evidence that Geoffery Branson violated SDCL §§ 58-33-66 and 58-33-68.
4. The Division established by clear and convincing evidence that Geoffery Branson violated SDCL § 58-30-157.
5. The Division established by clear and convincing evidence that the South Dakota Resident Insurance Producer License of Geoffery Branson is subject to revocation.
6. Any additional Conclusions of Law 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 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 Hearing Examiner enters the following:

PROPOSED DECISION

The South Dakota Resident Insurance Producer License of Geoffery Branson should be revoked.

Dated this ^{28th} day of January, 2018.


Catherine Duenwald, Chief Hearing Examiner
Office of Hearing Examiners
523 East Capitol
Pierre, SD 57501

CERTIFICATE OF SERVICE

I certify on January ^{29th}, 2018, at Pierre, South Dakota, a true and correct copy of this Proposed Decision was mailed to each of the parties below.



Ashley Parsons
Office of Hearing Examiners

Geoffery Branson
P.O. Box 89818
Sioux Falls, SD 57109

Clayton Grueb
Division of Insurance
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