

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

IN THE MATTER OF
DANIEL HOUG

)
)

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:

DANIEL HOUG, whose address of record is 1505 S. Sunny View Dr., Sioux Falls, SD 57110, holds a resident insurance producer's license in the State of South Dakota;

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

The Division alleges the following:

- 1) DANIEL HOUG was the subject of a complaint regarding the improper release by his office of a client's confidential insurance policy information to an unauthorized person;
- 2) The above-cited conduct demonstrated incompetence in the conduct of business and constitutes grounds for the revocation or suspension of DANIEL HOUG's individual license pursuant to SDCL § 58-30-167(8);

DANIEL HOUG 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 DANIEL HOUG 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;

By the execution of this Consent Order and the payment of a penalty pursuant to this Consent Order, DANIEL HOUG waives his right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

DANIEL HOUG agrees to pay \$1,000 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

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

DANIEL HOUG 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;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that DANIEL HOUG pay a monetary penalty in the amount of \$1,000 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 DANIEL HOUG abide by the agreements made by him 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.

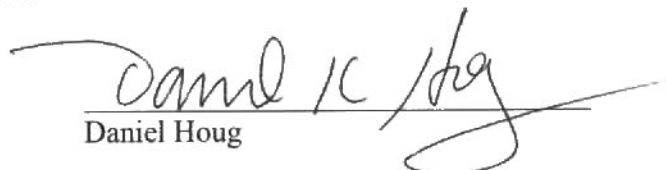
Dated at Pierre, South Dakota this 12th day of April, 2018.



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 11 day of April, 2018.



Daniel Houg