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

IN THE MATTER OF AVIENA LOVE)	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:

AVIENA LOVE, whose address of record is 18931 N. Toya St., Maricopa, AZ 85138 has applied for a nonresident insurance producer license in the State of South Dakota;

AVIENA LOVE, is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation into her licensure application;

The South Dakota Division of Insurance alleges the following:

- AVIENA LOVE submitted a non-resident insurance producer renewal application on February 9, 2018;
- 2) In the application, AVIENA LOVE answered "NO" to having been named in an administrative action, however, AVIENA LOVE, has been named in several administrative actions in different states:
- 3) AVIENA LOVE provided the Division with incorrect, misleading, incomplete, and materially untrue information in his renewal application, in violation of SDCL § 58-30-167(1)
- 4) Pursuant to SDCL § 58-30-167(1),(2),(9), and 58-30-193, the Director of the South Dakota Division of Insurance may deny AVIENA LOVE's nonresident insurance producer license application for the above-cited reason.

AVIENA LOVE 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 AVIENA LOVE agreeing to and complying with the provisions of this Consent Order, the Division agrees not to deny AVIENA LOVE's non-resident producer renewal application 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, AVIENA LOVE waives her right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

AVIENA LOVE agrees to pay \$500 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision further agrees to conduct herself in accordance with the insurance laws and regulations of the State of South Dakota;

AVIENA LOVE 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 AVIENA LOVE 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 AVIENA LOVE abide by the agreements made by her in this Consent Order; and it is further

ORDERED that the non-resident insurance producer renewal application of AVIENA LOVE is hereby approved for licensure on the effective date of this Consent Order; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or thirdparty 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 Z9 day of Jane , 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 18 day of Jine , 2018.

Signature

Name (typed or printed)