

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

**IN THE MATTER OF  
ROBERTA ANDERSON  
LICENSEE**

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**FINAL DECISION  
INS 19-04**


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 March 19, 2019, is adopted in full.

IT IS FURTHER ORDERED that the South Dakota Non-resident Insurance Producer License of Roberta Anderson 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 2<sup>nd</sup> day of April, 2019.



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Marcia Hultman, Secretary  
South Dakota Department of Labor and Regulation  
123 W. Missouri Ave.  
Pierre, SD 57501

STATE OF SOUTH DAKOTA  
DEPARTMENT OF LABOR AND REGULATION

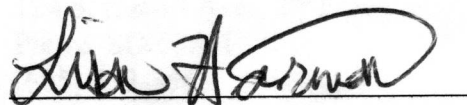
IN THE MATTER OF  
ROBERTA ANDERSON

INS 19-04

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 April 2, 2019.

Dated this 3rd day of April, 2019.



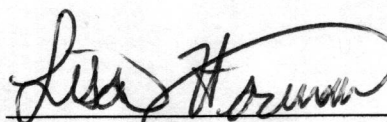
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Lisa M. Harmon  
Legal Counsel  
South Dakota Division of Insurance  
124 S. Euclid Ave., 2<sup>nd</sup> Floor  
Pierre, SD 57501  
(605) 773-3563

## CERTIFICATE OF SERVICE

I, Lisa Harmon, 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 and First-Class Mail thereon, to the following:

Roberta Anderson  
53414 Dietzel Rd.  
Jamestown, MO 65046

Dated this 3rd April, 2019 in Pierre, South Dakota.



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Lisa M. Harmon  
Legal Counsel  
South Dakota Division of Insurance  
124 S. Euclid Ave., 2<sup>nd</sup> Floor  
Pierre, SD 57501  
(605) 773-3563

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

**IN THE MATTER OF  
ROBERTA ANDERSON**

**INS 19-04  
PROPOSED DECISION**

This matter came for hearing before the Office of Hearing Examiners on March 19, 2019 pursuant to a Notice of Hearing issued by the South Dakota Division of Insurance (“Division”) on January 28, 2019. Lisa M. Harmon appeared as counselor for the Division. Roberta Anderson did not appear, either in person or through counsel. The Division admitted its Exhibits 1 through 4 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 Non-Resident Insurance Producer License of Roberta Anderson should be revoked due to failing to timely respond to the Division; in violation of SDCL §§ 58-30-167(2), 58-33-66, and 58-33-68.

**FINDINGS OF FACT**

1. Roberta Anderson was licensed by the Division as an insurance producer on September 9, 2017. The license is currently active. (Exhibit 1).
2. The Division received information that ROBERTA ANDERSON potentially sold, solicited, or negotiated insurance applications prior to her licensure date or without having a proper appointment. (Exhibit 2).
3. The Division sent inquiries to Roberta Anderson at the address of record regarding licensure matters. (Exhibit 3-4).
4. Roberta Anderson did not respond to the Division’s inquiries. (Exhibit 3-4).
5. Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
6. 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.

## REASONING

This case involves a request by the Division to revoke the South Dakota Non-Resident Insurance Producer's License of Brittany Thomas. 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 58-33-66(1) requires Roberta Anderson 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;

The evidence indicates that Roberta Anderson violated the insurance laws of this jurisdiction and failed to respond to Division inquiries regarding the action. Applying the law to the Findings of Fact it is clear the Non-Resident Insurance Producer License of Brittany Thomas is subject to revocation and should be revoked.

## CONCLUSIONS OF LAW

1. The Division has jurisdiction over Roberta Anderson 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.

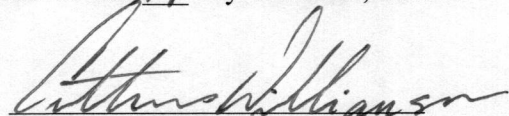
3. The Division established by clear and convincing evidence that Roberta Anderson violated SDCL § 58-33-66.
4. The Division established by clear and convincing evidence that the South Dakota Non-Resident Insurance Producer License of Roberta Anderson is subject to revocation pursuant to SDCL § 58-33-167(2).
5. Any additional Conclusions of Law included in the Reasoning section of this decision are incorporated herein by reference.
6. 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 Non-Resident Insurance Producer License of Brittany Thomas should be revoked.

Dated this 19<sup>th</sup> day of March, 2019.



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

### CERTIFICATE OF SERVICE

I certify on March 20<sup>th</sup>, 2019, 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

Roberta Anderson  
53414 Dietzel Rd.  
Jamestown, MO 65046

Lisa M. Harmon  
Division of Insurance  
124 S. Euclid Ave., 2<sup>nd</sup> Floor  
Pierre, SD 57501