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

IN THE MATTER OF LAUREN RINEHART)	CONSENT ORDER	

In resolution of the above titled matter and in lieu of an application denial, Notice of Hearing, and formal hearing, the undersigned parties do hereby agree to the following:

LAUREN RINEHART, whose address of record is 4584 Emerald Way, Antioch, CA 94531, is a non-resident insurance producer applicant in the State of South Dakota;

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

The Division alleges the following with regard to LAUREN RINEHART:

- 1) LAUREN RINEHART submitted an application for a South Dakota non-resident insurance producer license on January 5, 2021;
- 2) LAUREN RINEHART answered "yes" to having had been convicted of a misdemeanor, "yes" to having been convicted of a felony, and "no" to having been subject to an administrative action;
- 3) LAUREN RINEHART provided documentation for misdemeanors and a South Dakota administrative action but nothing regarding a felony. She later informed the Division that her felony and administrative action answers were mistaken.
- 4) Pursuant to SDCL 58-30-167(1), (2), (3), (8), and (9), the Director of the South Dakota Division of Insurance may deny LAUREN RINEHART's non-resident insurance producer license application for the conduct described above.

LAUREN RINEHART is aware of and understands the nature of these allegations. She has been informed that she has a right to a Notice of Hearing, a formal hearing contesting the allegations, and to be represented by counsel in connection thereto, and that by agreeing to this Consent Order she waives these due process rights;

In return for LAUREN RINEHART agreeing to and complying with the provisions of this Consent Order, the Division agrees to approve LAUREN RINEHART's non-resident producer license application, and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL 1-26-20;

By executing this Consent Order, including paying the penalty discussed herein, LAUREN RINEHART waives her right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

LAUREN RINEHART agrees to pay a \$500 penalty pursuant to SDCL 58-30-167 and SDCL 58-4-28.1 in lieu of a hearing and Final Order, and further agrees to conduct herself in accordance with the insurance laws and regulations of the State of South Dakota;

LAUREN RINEHART 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 any Order of the Director;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that LAUREN RINEHART pay a monetary penalty in the amount of \$500, which is to be payable to "South Dakota Division of Insurance" and submitted with this completed Consent Order for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that LAUREN RINEHART abide by the agreements made by her in this Consent Order; and it is further

ORDERED that the non-resident insurance producer application of LAUREN RINEHART 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.

I have read and understand the terms of this Consent Order, including the waiver of my due process rights, and I voluntarily enter into them.

Dated this 19th day of June , 2021.

Lauren Rinehart

LAUREN RINEHART