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

IN THE MATTER OF)	CONSENT ORDER	
DORRIS AGENCY, LLC)		

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:

DORRIS AGENCY, LLC whose address of record is 1106 NW 4th St., Madison, SD 57042 holds a resident business entity license in the State of South Dakota;

DORRIS AGENCY, LLC is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation into its insurance related business in South Dakota;

The South Dakota Division of Insurance alleges the following:

- 1) DORRIS AGENCY, LLC sold a flood policy to a consumer without fully discussing the applicable exclusions to the consumer, in violation SDCL § 58-30-167(8);
- 2) DORRIS AGENCY, LLC failed to timely respond to the Division's requests for an explanation, dated December 18, 2020 in violation SDCL §§ 58-33-66 and 58-33-68;
- 3) Any of the above-cited conduct may be grounds for the revocation or suspension of DORRIS AGENCY, LLC's business entity license pursuant to SDCL §§ 58-30-167(2)&(8), 58-33-66, and 58-33-68;

DORRIS AGENCY, LLC is aware of and understands the nature of the charges and has been informed that it has the right to notice, hearing, and appeal, and that by agreeing to and signing this Consent Order waives these rights;

By the execution of this Consent Order and the payment of a penalty pursuant to this Consent Order, DORRIS AGENCY, LLC does not admit to any violations of the laws of the State of South Dakota and continues to expressly deny any violation of South Dakota Law or other duty of care, but waives its right to contest the allegations contained in this Consent Order;

In return for DORRIS AGENCY, LLC 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, DORRIS AGENCY, LLC waives its right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

DORRIS AGENCY, LLC further agrees to pay \$1000 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

DORRIS AGENCY, LLC further agrees to conduct itself in accordance with the insurance laws and regulations of the State of South Dakota;

DORRIS AGENCY, LLC 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;

DORRIS AGENCY, LLC waives its right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that DORRIS AGENCY, LLC pay a monetary penalty in the amount of \$1000 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 DORRIS AGENCY, LLC abide by the agreements made 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.

The undersigned, on behalf of DORRIS AGENCY, LLC represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enters into this Consent Order.