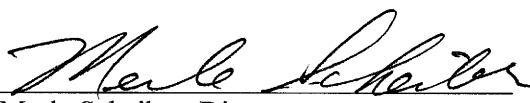




ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for 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 10<sup>th</sup> day of October, 2012.

  
Merle Scheiber, Director  
South Dakota Division of Insurance

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

Dated this 24<sup>th</sup> day of September, 2012.

  
Signature of Authorized Representative

John K. Fahy  
Printed Name

Act. Cell Case, Compliance Director  
Title