

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

IN THE MATTER OF THE ASSURANCE)
GROUP, INC. (NC))

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:

THE ASSURANCE GROUP, INC. (NC) ("THE ASSURANCE GROUP"), whose address of record is 5035 Prospect St., Archdale, NC 27263, holds a business entity license in the State of South Dakota;

THE ASSURANCE GROUP is aware that the South Dakota Division of Insurance ("Division") has conducted an investigation;

The Division alleges the following with regard to THE ASSURANCE GROUP:

- 1) THE ASSURANCE GROUP failed to timely respond to Division inquiries dated December 10, 2012 and January 14, 2013, in violation of SDCL §§ 58-33-66 and 58-33-68;
- 2) Pursuant to SDCL §§ 58-30-167(2), 58-33-66, and 58-33-68, the Director of the Division may revoke or suspend THE ASSURANCE GROUP's business entity license for the above-cited reason.

THE ASSURANCE GROUP is aware of and understands the nature of the allegations and has been informed that it 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 THE ASSURANCE GROUP 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, THE ASSURANCE GROUP waives its right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

THE ASSURANCE GROUP agrees to pay \$2,000 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

THE ASSURANCE GROUP further agrees to conduct itself in accordance with the insurance laws and regulations of the State of South Dakota;

THE ASSURANCE GROUP 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;

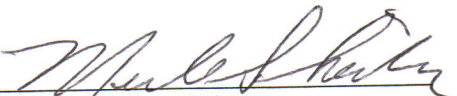
Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that THE ASSURANCE GROUP pay a monetary penalty in the amount of \$2,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that THE ASSURANCE GROUP abide by the agreements made by it 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

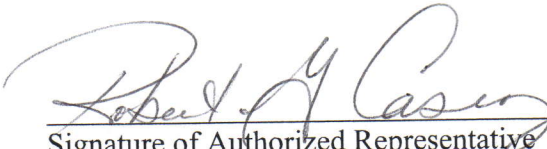
ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 18th day of June, 2013.


Merle Scheiber, Director
South Dakota Division of Insurance

I, the undersigned representative of THE ASSURANCE GROUP, have read and understand the terms of this Consent Order and the waiver of its due process rights and voluntarily enter into this Consent Order.

Dated this 12 day of June, 2013.


Signature of Authorized Representative
Robert G. Casey
Name (typed or printed)