

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

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IN THE MATTER OF  
JULIE ETCHISON

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)

CONSENT ORDER

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In resolution of the above matter and in lieu of a formal hearing, the undersigned parties do hereby agree to the following:

JULIE ETCHISON, whose address of record is PCCW Teleservices (US), Inc., 102 S. Market St., Ottumwa, Iowa 52501-2921, is a nonresident insurance producer licensed in the State of South Dakota;

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

The Division alleges the following:

- 1) JULIE ETCHISON failed to respond to Division inquires dated January 11, 2013, January 22, 2013, and March 6, 2013 within 20 days in violation of SDCL §§ 58-33-66(1);
- 2) JULIE ETCHISON failed to report an November 1, 2012 Nebraska administrative action to the Division within 30 days in violation of SDCL § 58-30-193;
- 3) JULIE ETCHISON failed to notify the Division of a change in her address in violation of SDCL § 58-30-157;
- 4) Pursuant to SDCL §§ 58-30-157, 58-30-167(2), 58-30-193, and 58-33-66(1), the Director of the Division may revoke JULIE ETCHISON's nonresident insurance producer license for any one of the above-cited reasons.

JULIE ETCHISON is aware of and understands the nature of the charges and has been informed that she has the right to counsel, hearing, and appeal and that by agreeing to and signing this Consent Order, waives these rights;

In return for JULIE ETCHISON agreeing to the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute the final disposition pursuant to SDCL § 1-26-20;

JULIE ETCHISON agrees, in lieu of contesting this matter formally, to the revocation of her nonresident insurance producer's license and to cease the transaction of insurance business in this state;

JULIE ETCHISON further agrees that this Consent Order may be considered in any future licensing procedures with the South Dakota Division of Insurance and 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;

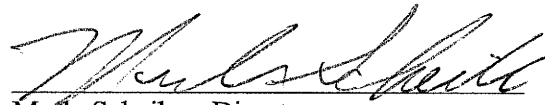
By the execution of this Consent Order, JULIE ETCHISON waives her right to contest the allegations contained in this Consent Order in any future licensing proceedings;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that the nonresident insurance producer's license of JULIE ETCHISON is hereby revoked; 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 19<sup>th</sup> day of September, 2013.

  
Merle Scheiber, Director  
South Dakota Division of Insurance

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

Dated this 8<sup>th</sup> day of September, 2013.

  
Signature  
Julie Etchison  
Name (Print)