

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

IN THE MATTER OF
CRYSTAL LIND

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)

CONSENT ORDER

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

CRYSTAL LIND, whose address of record is PO Box 113, Timber Lake, SD 57656, is a resident insurance producer licensed in the State of South Dakota;

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

The Division alleges the following with regards to CRYSTAL LIND:

- 1) On May 8, 2013, the Division received information that CRYSTAL LIND had an insurer appointment terminated for attempting to backdate coverage;
- 2) CRYSTAL LIND presented a false or fraudulent insurance claim in violation of SDCL § 58-33-37;
- 3) CRYSTAL LIND submitted a surplus lines policy with Concorde General Agency despite not being licensed as a surplus lines broker in violation of SDCL § 58-30-143;
- 4) CRYSTAL LIND failed to timely report a felony criminal prosecution to the Division in violation of SDCL § 58-30-194;
- 5) Pursuant to SDCL §§ 58-30-143, 58-30-167(2), (7), and (8), 58-30-194, and 58-33-37, the Director of the Division may revoke CRYSTAL LIND's insurance producer license for any one of the above-cited reasons.

CRYSTAL LIND 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 CRYSTAL LIND 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;

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

CRYSTAL LIND 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, CRYSTAL LIND 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 resident insurance producer's license of CRYSTAL LIND 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 31st day of October, 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 21 day of October, 2013.


Signature
Crystal Lind
Name (Print)