

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

IN THE MATTER OF)	CONSENT ORDER
BLENDA VANETTE GAMEZ)	

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:

BLENDA VANETTE GAMEZ, whose address of record is NOVO 1 Inc., 4301 Cambridge Road, Fort Worth, TX 76155, holds a nonresident insurance producer license in the State of South Dakota;

BLENDA VANETTE GAMEZ is aware that the South Dakota Division of Insurance (“Division”) has conducted an investigation;

The South Dakota Division of Insurance alleges the following with regard to BLENDA VANETTE GAMEZ:

- 1) BLENDA VANETTE GAMEZ failed to timely report a 2013 Louisiana administrative action in violation of SDCL § 58-30-193;
- 2) Pursuant to SDCL § 58-30-167(2) and 58-30-193, the Director of the South Dakota Division of Insurance may revoke or suspend BLENDA VANETTE GAMEZ's nonresident insurance producer license for the above-cited reason.

BLENDA VANETTE GAMEZ is aware of and understands the nature of the allegations and has been informed that he 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 BLENDA VANETTE GAMEZ 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;

BLENDA VANETTE GAMEZ agrees to pay \$250 pursuant to SDCL §§ 58-30-167 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

BLENDA VANETTE GAMEZ further agrees to conduct herself in accordance with the insurance laws and regulations of the State of South Dakota;

BLENDA VANETTE GAMEZ 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;

BLENDA VANETTE GAMEZ waives her right to contest the allegations contained in this Consent Order in any future actions or licensing procedures;

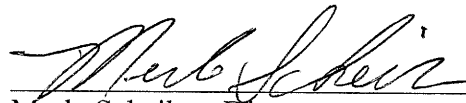
Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that BLENDA VANETTE GAMEZ pay a monetary penalty in the amount of \$250 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that BLENDA VANETTE GAMEZ abide by the agreements made by her 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

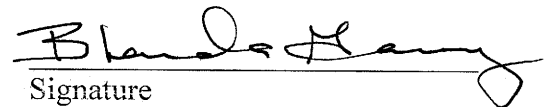
ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 21st day of April, 2014.


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 9th day of April, 2014.


Signature

Blenda Gamez
Name (typed or printed)

